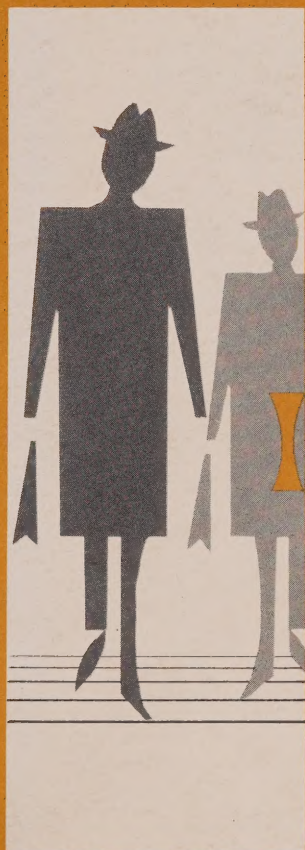



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FEDERAL
SERVICES
For BUSINESS



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FEDERAL SERVICES FOR BUSINESS

**Spotlighting Services Available from
Federal Government Departments and Agencies**

Published by the authority of
The Hon. George Hees
Minister of Trade and Commerce

**Prepared by
Small Business Branch
Domestic Commerce Service
Department of Trade and Commerce
Ottawa**

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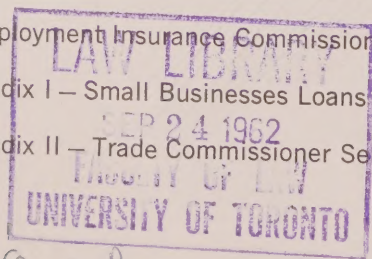
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Queen's Printer — Free

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Oct 3/62
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FOREWORD

This booklet outlines the range of Federal services and information of direct interest to Canadian business. Its principal objective is to help Canadian business make maximum use of the assistance which can be obtained.

The need for this publication has been demonstrated by the numerous requests for information received by the Government, particularly enquiries which cut across several fields of activity. It will enable those interested in Federal services for business to obtain information on a wide range of subjects with a minimum of time and effort. The booklet will also assist Federal departments and agencies in providing comprehensive information to businessmen and others interested in business matters.

This publication was prepared by Small Business Branch of the Department of Trade and Commerce in co-operation with the departments and agencies whose services it describes. It is one of the Spotlight Series of publications prepared by the Domestic Commerce Service of Trade and Commerce for the purpose of highlighting information for business which has an important bearing on the continued economic development of Canada.

Comprehensive descriptions of the organization and scope of the departments and agencies referred to in this publication are provided by the "Canada Year Book".

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This Canadian cargo is the largest shipment of Douglas fir lumber to reach Australia from the west coast of North America in many years.

THE DEPARTMENT OF TRADE AND COMMERCE

The Department of Trade and Commerce has, as its principal terms of reference, the promotion of industrial development and employment through the expansion of domestic commerce and export trade. This work is carried out in four general areas of activity within the Department: Domestic Commerce, External Trade Promotion, Trade Policy, and Commodities and Industries.

ENQUIRIES

Enquiries may be addressed to:

The Deputy Minister,
Department of Trade and Commerce,
Ottawa, Ont.

or to any of the various Branches or Divisions at the addresses contained on the following pages.

Regional Offices of the Department are located at the following addresses:

5525 Artillery Place,
Halifax, N.S.

Duckworth Street,
St. John's, Nfld.
(P.O. Box E-5374)

Federal Building,
Room 405, Granville Street,
Vancouver, B.C.

Room 507,
Dominion Public Building,
Winnipeg, Man.

The Department's Trade Commissioner Service has 65 offices located in 47 countries, to assist Canadian exporters. These offices are listed in the appendix.

DOMESTIC COMMERCE

The Department of Trade and Commerce provides a wide range of services in the field of Domestic Commerce. Work in Domestic Commerce is divided among four Branches: National Design, Industrial Promotion, Small Business and Standards.

National Design

The National Design Branch promotes the improvement of design of Canadian products and advises business and industry on this subject. The Branch works in conjunction with the National Design Council, appointed by the Government in 1961, in the following areas:

REGISTER OF DESIGNERS

A National Register of Designers and a record of design services existing in Canada is being established. Manufacturers seeking information or advice regarding design matters can be supplied with the names of designers and agencies best qualified to provide the service needed.

EXHIBITIONS, AWARDS AND DESIGN INDEX

To encourage manufacturers to give greater attention to product design, the National Design Council has initiated a program of exhibitions and awards. Products of good design are included in an Index of Canadian Design, an illustrated, documented record, available for reference by retail buyers, purchasing agents and consumers.

SEMINARS, WORKSHOPS AND CONFERENCES

Seminars, workshops and conferences, organized in regional centres, bring together manufacturers, distributors and designers for joint study of design matters, and to examine ways and means of producing effective commercial exploitation of the design qualities of products.

SCHOLARSHIPS

A number of scholarships and awards are made available by the National Design Council to help designers undertake graduate study and specialized short courses.

Industrial Promotion

The Industrial Promotion Branch co-ordinates Federal Government activities in the industrial development field, administers the Special Capital Cost Allowance program and assists companies interested in establishing new plants, in expanding existing facilities, or securing new products to diversify their production.

DEPRECIATION CERTIFICATION

The Depreciation Certification Division administers the Special Capital Cost Allowance program which became operative in April, 1961. The aim of this program is to provide incentives for overall expansion, by diversification of industry in Canada as well as to encourage industrial location in surplus manpower areas. In brief, the program permits faster write-off of assets than is allowed under the normal depreciation regulations.

A firm may qualify for the special allowance in one of two ways — if it manufactures a product “not ordinarily” produced in Canada or if it is located in a designated surplus manpower area, and its product is “not ordinarily” manufactured in that area.

In order to be designated as a surplus manpower area or locality, municipal authorities must submit an application to the Department of Labour.

Further details of the Special Capital Cost Allowance may be obtained from the Depreciation Certification Division.

ESTABLISHING A BUSINESS

The Industrial Promotion Branch is prepared to assist Canadian businessmen by providing information regarding the Canadian industrial environment and various factors affecting business in Canada. The Branch also publishes brochures on subjects of major interest to Canadian industry in a series entitled “Doing Business In Canada”. This series deals with topics such as Canadian customs duties, forms of business organization, labour legislation,

patents, copyrights and trademarks, professional standards, taxation, construction and equipment standards, and tariff preference for Canadian goods abroad. It includes a general brochure called "The Canadian Environment".

NEW PRODUCT POSSIBILITIES

IMPORT STUDIES

The Branch compiles statistical information on imports to indicate size of markets for particular products which might be manufactured in Canada. These import studies are of value to businessmen interested in diversifying their production. Import studies are undertaken at the request of individual Canadian organizations. Businessmen can obtain, on request, a list of the reports completed in 1959, 1960, and 1961.

SPOTLIGHT SERIES

The Branch undertakes industry projects which spotlight areas of the domestic market to provide information to assist Canadian manufacturers in increasing their output and sales. This Spotlight Series attempts to show the size of markets for the industry's product, analyses previous obstacles to domestic participation, and points out possibilities for Canadian entry or expansion.

INDUSTRIAL PROMOTION BULLETINS

The Branch collects information about products which might be produced in Canada. Details concerning items which appear to have production possibilities in Canada under licensing agreement, sub-contract, or joint venture, are published in an industrial promotion bulletin which is issued at regular intervals. This bulletin also contains listings of new patents available through Canadian Patents and Development Limited, a Crown company. The Branch participates in foreign trade fairs to ascertain new product possibilities. At these fairs, the attention of foreign manufacturers is drawn to opportunities available in Canada for the manufacture of products under licence.

LICENSING ABROAD

Canadian companies interested in licensing the manufacture of their products abroad may contact the Industrial Promotion Branch. To aid these concerns, the Branch publishes a bi-monthly bulletin listing enquiries received from foreign manufacturers seeking to make arrangements to produce Canadian products.

A statement is prepared early each year, showing Canadian investment projects costing over \$500,000 announced for the current year.

Assistance to Small Business

The Small Business Branch was established to provide a contact point between the Government and small business, as well as to study the problems of small business and to advise the Government on measures necessary to meet them.

The Branch handles enquiries and issues publications regarding general government activities and all aspects of business operation, including government purchasing and sources of capital. Many enquiries are handled by introducing the enquirer to the appropriate Government department, or advising

him which federal, provincial, municipal, or private body can be of assistance. The Branch also provides information and general guidance regarding management training to provincial agencies, educational institutions, and the business community.

Standards, Weights and Measures

The Standards Branch calibrates and inspects commercial measuring devices used in general trade and in the distribution of gas and electricity. It also regulates and inspects the labelling and marking in the production of precious metal and certain commodities. The head office and laboratories of the Standard Branch are located in:

The Standards Building,
Holland Avenue,
Tunney's Pasture,
Ottawa, Ont.

In addition, there are field representatives in most major cities.

In the general measurement field (weights, scales of all types and capacities, meters, tank trucks and electronic load cells) technical and engineering advice is available from the Standards Branch on construction, installation and in-use operation. These services are also available in connection with metering instrumentation in the gas and electricity fields including displacement and orifice meters, specific gravities, calorimetry; watt hour, demand, thermal meters, transformers.

Canadian law provides for true labelling of certain products. The preparation of standard specifications will be considered by the Standards Branch at the request of manufacturers, retailers or consumers.

EXTERNAL TRADE PROMOTION

Trade Commissioner Service

The Trade Commissioner Service, which is the overseas arm of the Department, promotes Canada's international trade and protects Canada's commercial interests abroad. Once a businessman has established contact with the Department in Ottawa, he may be referred to the Canadian Government Trade Commissioner posted in the country which may be a market for his product. Primarily, the Trade Commissioners work to expand Canada's export trade by:

- Bringing together Canadian exporters and foreign importers.
- Studying potential markets for specific goods and services.
- Reporting on matters such as the current supply and demand position, prevailing prices, competitive conditions, import and exchange controls, tariffs and tariff preferences, customs regulations, labelling and marking regulations, shipping and packaging requirements, terms of payment, sales and distribution channels.
- Recommending suitable agency connections.
- Providing information on the credit-worthiness and business reputation of the firms whose names they submit for consideration.

- Assisting Canadian businessmen planning foreign sales trips.
- Forwarding enquiries from local businessmen for Canadian goods to interested Canadian firms.

Information of this nature, and other kinds of general assistance, are available to any Canadian businessmen on request.

Trade Publicity

The Trade Publicity Branch produces publicity material for distribution in Canada and abroad, trade promotional literature for use by Trade Commissioners in the field, at trade fairs and in connection with Canadian trade missions. It is responsible for trade promotional publicity and advertising in all media, and for disseminating information on Canada's trade and the work of the Department. The Branch co-ordinates the Department's program of Canadian participation in trade fairs abroad.

ADVERTISING AND PUBLICITY

The Branch's Editorial and Art Services Division produces a wide range of advertising and publicity material to promote the sale of Canadian products in other countries.

BOOKLETS

Booklets are prepared for trade fairs and trade missions which include illustrations and photographs of the items exhibited and describe their important features. These booklets are translated into the language of the country in which the fair or mission is held, and are distributed to potential customers.

PRESS RELEASES

Releases are sent to newspapers and trade journals at home and abroad, publicizing participation in fairs and missions.

ADVERTISING

Advertisements, publicizing Canadian products, are placed in publications in other countries.

"CANADA COURIER"

An international trade newspaper, "Canada Courier", which describes Canadian products and services, is distributed throughout the world.

"FOREIGN TRADE"

The Department publishes two magazines through which Trade Commissioners advise Canadian exporters of conditions abroad. They are "Foreign Trade", published every two weeks, and its French-language counterpart, "Commerce Extérieur", published monthly. These magazines contain information on economic conditions in foreign countries, the market for commodities in particular areas, foreign exchange rates, commodity notes, changes in foreign tariffs and trade regulations, transportation notes, and articles on the techniques of export trade.

TRADE FAIRS

Participation in foreign trade fairs offers an effective and economical means of bringing Canadian products to the attention of concentrated groups of

interested buyers in markets abroad. The Department encourages and assists Canadian firms to exhibit their products in foreign trade fairs by organizing joint participation in distinctively Canadian exhibits.

Selection of fairs is made on the basis of market potential, bearing in mind the competitive position of Canadian commodities and the extent to which import controls may be applicable. Once established, the annual trade fair program is made known to industry through the trade press, by personal contacts of officers of the Commodity Branches and through the annual publication, "Canada Exhibits Abroad".

The cost of participation in some trade fairs included in the Department's program is borne entirely by the Department. In others, the exhibiting firms share a small part of the total cost of exhibiting. The Department arranges for show space, designs and constructs the exhibit, handles all arrangements with shipping, customs and trade fair authorities, provides advertising support and trade promotion material, invites foreign buyers, and provides administrative staff for the Canadian stand.

Firms interested in exhibiting in foreign trade fairs should contact:

Trade Fairs Abroad Division,
Trade Publicity Branch,
Department of Trade and Commerce,
Ottawa, Ont.

Canadian Government Exhibition Commission

The Canadian Government Exhibition Commission is responsible for the planning, organization and administration of all Government-sponsored Canadian exhibits in fairs and exhibitions abroad. In addition, the Commission endeavours to advise private exhibitors and their agents on the best means of displaying their products in overseas fairs. The Commission is also responsible for any international fairs and exhibitions held in Canada which are financed and sponsored by the Government.

TRADE POLICY

International Trade Relations Branch

The International Trade Relations Branch works to safeguard and improve terms of access for Canadian exports in foreign markets. It is concerned with the conduct of Canada's commercial relations with other countries, including the negotiation and administration of trade agreements and Canada's participation in international conferences in these fields. The Branch is organized into a General Relations Division and five Area Divisions — Commonwealth, United States, Europe, Asia and the Middle East, and Latin America. The Trade Commissioners in all foreign missions report to the Department through the Area Divisions and work directly with the Branch in the performance of its activities.

As a service to Canadian exporters, the Branch provides expert information, advice and assistance on tariffs, import and exchange controls, documentation requirements, and other foreign governmental regulations affecting trade.

Policies and practices in other countries, such as restrictive licensing and quota systems, restrictive foreign exchange regulations, and discriminatory practices of all kinds that adversely affect the ability of Canadian exporters to maintain or to gain access in foreign markets, are followed closely in order to maintain comprehensive and up-to-date information on developments, and to publicize new measures of interest to Canadian exporters. If a particular tariff or restrictive device presents special difficulties, the Branch provides assistance through international negotiations, representations, and the like.

EXPORT FINANCE

All applications for long-term export financing submitted to the Export Credits Insurance Corporation are considered by the Export Finance Committee, consisting of representatives of the Departments of Trade and Commerce (International Trade Relations Branch), External Affairs, Finance, and the Export Credits Insurance Corporation, which recommends applications for forwarding to the Minister of Trade and Commerce for submission to Cabinet for Government approval.

COMMODITIES AND INDUSTRIES

The work in Commodities and Industries is handled by three Branches.

AGRICULTURE AND FISHERIES BRANCH

This Branch comprises four Divisions: Fisheries, Plant Products, Livestock and Animal Products, and the Grain.

COMMODITIES BRANCH

This Branch comprises six Divisions: Appliances and Commercial Machinery, Chemicals, Engineering and Equipment, Forest Products, Metals and Minerals, and Textiles and Consumer Goods.

TRADE SERVICES BRANCH

This Branch provides information services for Canadian industry on transportation matters and related services, and is responsible for the administration of export and import controls of strategic materials.

The principal function of the two commodity branches is to provide liaison for Canadian business, the Trade Commissioner Service, and other interested groups for the purposes of promoting the interests of Canadian industry at home and abroad. To do this the Branches keep abreast of production and supply positions in Canada and constantly develop industry contacts. The commercial intelligence they obtain includes the following information:

- Canadian manufacturers and their products, commodities exported, and products available for export.
- Where and how Canadian products are marketed, what successes have been achieved, and the problems and obstacles faced by the Canadian exporter.
- Nature of the competition faced by industry at home and abroad.
- New developments and possible trends in domestic industry and foreign markets.
- Crop conditions and harvest in overseas countries.

In addition, great emphasis is placed on the search for products and services which could be promoted abroad, including the export of consulting services and participation in engineering projects abroad.

Specialists in particular fields are located in the Department at Ottawa, and are known as Commodity Officers. They, and commodity specialists abroad, provide commercial intelligence and a wide variety of other services to the Canadian businessman, including advice to companies on the techniques of export trade. Commodity officers also visit foreign markets and undertake direct trade promotion, such as organizing and accompanying trade missions of Canadian manufacturers.

In the field of imports, the Commodity Branches assist Canadian importers and consumers regarding foreign sources of supply.

PUBLICATIONS

Requests for publications are available without cost from:

Editorial and Art Services Division,
Trade Publicity Branch,
Department of Trade and Commerce,
Ottawa, Ont.

General

Trade and Commerce At Your Service — Outlines services of the Department available to businessmen.

Export Trade

Canada Exhibits Abroad — Annual publication describing the Department's program for Canadian participation in foreign trade fairs.

Canadian Chemicals For Export

Directory Of New York Buyers For Export

Export Assistance From Canadian Trade Commissioners

Export Merchants Help Canadian Trade

How Canadian Trade Commissioners Can Help Businessmen

Market Information Series: Ireland

Rhodesia And Nyasaland
Venezuela

Market Opportunities Abroad

Opportunity U.K.

Selling Abroad — How To Start

Shipping Documents and Customs Regulations Series — Outlines shipping documents required for some fifty foreign countries. Summaries of re-

quirements for Europe and Latin America are also available. When requesting these bulletins please specify the country or countries required.

Domestic Commerce

Spotlight On Chemicals

Spotlight On Oil Drilling Equipment

Import Study Bulletins — Contain import statistics of various commodities.

Licensing Opportunities Abroad Bulletins — Contain details of enquiries received from foreign companies interested in licensing agreements to manufacture Canadian-designed products.

New Methods and Products for Licensing in Canada Bulletins — Contain carefully screened proposals for manufacture under license, sub-contract or joint venture by Canadian and foreign firms.

Doing Business in Canada Series

1. The Canadian Environment
2. Forms of Business Organization in Canada
3. Canadian Customs Duties
4. Taxation in Canada — Income, Business, Property
5. Taxation in Canada — Sales, Excise, Commodity
6. Labour Legislation in Canada
7. Construction and Equipment Standards in Canada
8. Professional Standards in Canada
9. Patents, Copyrights and Trade Marks in Canada
10. Tariff Preferences For Canadian Goods Abroad
11. Government Regulatory Licensing in Canada

Survey Of Industrial Investment Projects In Canada

Management Education — A survey of Canadian university courses available to business executives and supervisors.

Selling To The Canadian Government

The following publications are available from the Queen's Printer, Ottawa. Cheque or money order should be made payable to the Receiver General of Canada.

Foreign Trade — fortnightly magazine.....	\$2.00 a year
Small Business Manual	\$.75 a copy
Techniques Of Export Trade	\$1.00 a copy
Private And Public Investment In Canada: Outlook 1962	\$.25
Private And Public Investment In Canada: Mid Year Review . . .	\$.25
Annual Report — Department Of Trade And Commerce	\$.25
Financing Canadian Industries	\$.30

NATIONAL PRODUCTIVITY COUNCIL

The National Productivity Council was established by Parliament in December of 1960 because it was recognized that "in order to provide expanding opportunities for increased employment and trade and rising standards of living, it is in the national interest to promote and expedite continuing improvement in productive efficiency in the various aspects of Canadian economic life". Council membership consists of five representatives from each of the following: industry and commerce, organized labour, agriculture and the primary industries, the general public, Government. The Executive Director is one of the five members from Government.

The Executive Director and staff are established in the National Office in Ottawa. Regional Offices are located in the Maritime Provinces, Quebec, Ontario, the Prairie Provinces and British Columbia. Regional Officers, in conjunction with provincial Productivity Councils, or such organizations that are designated by provincial governments to do the work of the National Council, will promote the establishment of local Productivity Councils in suitable industrial areas. Local Councils will be established in co-operation with officials in the individual areas.

ENQUIRIES

Persons interested in forming local Productivity Councils, or in finding out more about the work of the National Productivity Council, should contact:

The National Productivity Council,
Ottawa, Ont.

PROGRAM

In general, the task of the Council is to foster and promote:

- Development of improved production and distribution methods.
- Development of improved management techniques.
- Development of good human relations in industry.
- Use of training programs at all levels of industry.
- Use of retraining programs to meet changing manpower requirements.
- Extension of industrial research programs in plants and in industries as a means of achieving greater productivity.
- Dissemination of technical information.
- Organization of committees, teams, and other groups to implement programs designed to advance any of the above objectives on a national, regional, or industry basis.

INDUSTRIAL DEVELOPMENT BANK

The Industrial Development Bank (IDB) was established by Parliament in 1944 to help finance small and medium-size Canadian businesses for which required financing is not available from other sources on reasonable terms and conditions. IDB financing helps establish, expand and modernize Canadian businesses, and usually takes the form of a term loan secured by mortgage on the fixed assets of the borrower. In appropriate cases, the Bank may also participate in equity financing.

REGIONAL OFFICES

IDB Regional Offices are located at the following addresses:

85 Elizabeth Avenue, St. John's, Nfld.	291 Dundas Street, London, Ont.
123 Hollis Street, Halifax, N.S.	45 Elm Street, Sudbury, Ont.
75 Prince William Street, Saint John, N.B.	8-A North Cumberland Street, Port Arthur, Ont.
925 Chemin St. Louis, Quebec, P.Q.	195 Portage Avenue E., Winnipeg, Man.
901 Victoria Square, Montreal, P.Q.	1874 Scarth Street, Regina, Sask.
350 King Edward Avenue, Ottawa, Ont.	320 Seventh Avenue S.W., Calgary, Alta.
250 University Avenue, Toronto, Ont.	10010 - 105th Street, Edmonton, Alta.
36 James Street S., Hamilton, Ont.	1112 West Pender Street, Vancouver, B.C.

General Requirements

IDB considers applications for financing under these terms of reference:

1. The financing must be required for a business in Canada. Almost every type of business can be considered for IDB financing. IDB gives particular consideration to the financial needs of small businesses, and most loans approved by the Bank are for amounts of less than \$100,000.
2. IDB's function is to supplement the services of other lenders by helping to finance businesses for which the required financing is not available elsewhere on reasonable terms and conditions.
3. There must be a reasonable amount invested (or to be invested) in the business by persons other than IDB.
4. The future earnings of the business must be expected to be sufficient to repay IDB and to provide for other needs of the business. The Bank must

be satisfied that the proposal for which financial assistance is required is sound, and that its management is capable.

5. As a general rule, the security for an IDB loan takes the form of a first charge on the fixed assets of the borrowing business.

Purposes for which IDB Lends

Most IDB loans are used to purchase land and buildings, alter or extend existing buildings, construct new buildings, or buy machinery and equipment. In certain circumstances, IDB may consider a loan to improve the working capital position of a business or to finance a change of ownership. IDB is also interested in participating in the initial financing of soundly conceived new businesses.

Information on IDB

The Bank has a descriptive booklet, available from any of its offices. Information concerning IDB services can be obtained at these offices or from auditors, lawyers, notaries, or branches of the chartered banks.



The Melbourne, Australia, Herald's pressroom prepares its next edition. The rolls of newsprint on the press were imported from Canada, the world's largest producer and exporter of that commodity. She produces about 44 per cent of the world total—30 per cent more than the second producer.

EXPORT CREDITS INSURANCE CORPORATION

The Export Credits Insurance Corporation was established under the provisions of the Export Credits Insurance Act of 1944, to help Canadian exporters maintain and develop export markets for their products. It insures persons carrying on business in Canada against risks of non-payment by foreign buyers under contracts of sale entered into for the export, manufacture, treatment or distribution of goods, or the rendering of engineering, construction, technical or similar services. The Corporation operates on a self-sustaining basis, providing an export credits insurance service to Canadian exporters for an appropriate premium. It does not subsidize exporters nor does it try to make a profit.

ENQUIRIES

Full information may be obtained from:

Export Credits Insurance Corporation,
P.O. Box 655,
Ottawa, Ont.

or from branch offices of the Corporation:

607 St. James Street W.,
Montreal, Que.

55 York Street, Room 1511,
Toronto, Ont.

or from Regional Offices of the Department of Trade and Commerce at Halifax, Winnipeg and Vancouver.

Risks Insured

The main risks insured include insolvency or protracted default on the part of the buyer; exchange restrictions in the buyer's country, preventing the transfer of funds to Canada; cancellation of an import licence or the imposition of restrictions on the importation of goods not previously subject to restrictions; occurrence of war between the buyer's country and Canada, or of war or revolution, in the buyer's country.

Types of Insurance Available

The insurance is available under three main classifications: general commodities, capital goods, and services.

GENERAL COMMODITIES

Coverage for general commodities may be procured by exporters under two types of policies: the Contracts Policy, which insures an exporter against loss from the time he books the order until payment is received; or the Shipments Policy, obtainable at lower rates of premium and covering the exporter from the time of shipment until payment is received. These policies are issued on a yearly basis, covering exporters' sales to all countries.

CAPITAL GOODS

Insurance of capital goods offers protection to exporters dealing in plant equipment, heavy machinery, etc., where extended credit for lengthy periods is often necessary. Specific policies are issued for transactions involving capital goods, but the general terms and conditions are the same as those applicable to policies for general commodities.

SERVICES

Specific policies are issued to cover engineering, construction, technical or similar service contracts entered into between Canadian firms and persons in foreign countries who have agreed to purchase such services.

Co-Insurance Basis

The Corporation insures exporters on a co-insurance basis up to a maximum of 85 per cent of the gross invoice value of shipments. This co-insurance basis also operates in the distribution of recoveries obtained after payment of a loss; these recoveries are shared by the Corporation and the exporter in the proportions of 85 per cent and 15 per cent, respectively.

Aid in Financing

The Corporation will agree to pay to any Canadian chartered bank the proceeds of any claim payable under a policy. Accordingly, the possession of an export credits insurance policy should help an exporter in arranging his financing because he has insured one of his most important liquid assets, and the collateral value of his foreign accounts receivable is enhanced. There are two main ways of assigning his insured accounts to his bankers — he can either assign an individual bill or he can make a blanket assignment of all his foreign accounts receivable.

Government Authorizations

Section 21 of the Export Credits Insurance Act stipulates that the Government may authorize the Corporation to enter into certain contracts of insurance if, in the opinion of the Minister of Trade and Commerce, these are in the national interest. Under Section 21A of the Act, the Corporation may be authorized by the Government to provide financing in respect of an export transaction. Such financing is available only in cases where extended credit terms in excess of five years are involved.

PUBLICATIONS

The following publications are available free of charge from the Corporation's Headquarters or Branch Offices:

Export Credits Insurance Corporation — What It Is And How It Operates

Export Credits Insurance — Protection For Exporters

Government Export Financing

DEPARTMENT OF DEFENCE PRODUCTION

The Canadian Navy, Army, Air Force and Defence Research Board requirements provide a market for a wide range of products. In the year ending December 31, 1960, defence contracts were placed for goods and services amounting to nearly \$806 million, of which more than \$720 million were placed with Canadian companies. Any reliable Canadian company may be invited to tender by submitting evidence of its ability to supply.

Responsibility for procurement rests with the Department of Defence Production (DDP). Department of National Defence (DND) establishes the needs, quantities, specifications, delivery and consignment requirements, and carries out inspection; DDP determines method of procurement, selects suppliers, manages the contract and ensures performance.

ENQUIRIES

Source Lists

Wherever possible, competitive tenders are called to determine suppliers and prices. An essential part of the tender system is the DDP Source List which is a directory of suppliers indexed according to commodities or services they are capable of supplying and their facilities for manufacturing. Invitations to tender are sent to suppliers whose names are on this list. It is important that companies keep DDP informed of their capabilities to supply. Enquiries relating to Source Lists should be addressed to:

The Secretary,
Department of Defence Production,
Ottawa, Ont.

District Purchasing Offices

DDP maintains 14 District Purchasing Offices across Canada. Their main function is to purchase items such as food, hardware, building supplies, electrical equipment, barrack stores and other defence supplies or services of a local or urgent nature which are required by Canadian Armed Forces units located in their vicinity. These local offices maintain their own Source Lists and do not use those of Head Office in Ottawa. Suppliers wishing to tender in a specific area should contact the nearest District Purchasing Office.

P.O. Box 487,
Room 401, Main Post Office Building,
Water Street,
St. John's, Nfld.

P.O. Box 1655,
Room 527 — Federal Building,
Bedford Row,
Halifax, N.S.

Room 408, Sadim Building,
Canterbury & Duke Streets,
Saint John, N.B.

P.O. Box 70 — Station "B",
126 St. Peter Street,
Quebec, P.Q.

685 Cathcart Street,
Montreal 2, P.Q.

953 Somerset Street W.,
Ottawa 4, Ont.

Room 1214, MacKenzie Building,
36 Adelaide Street E.,
Toronto 1, Ont.

P.O. Box 547,
388 Dundas Street,
London, Ont.

Room 326E,
344 Edmonton Street,
Winnipeg 2, Man.

Room 302, New Post Office Building,
Cornwall & S. Railway Streets,
Regina, Sask.

Room 725, Public Building,
8th Avenue & 1st Street E.,
Calgary, Alta.

Room 906, Federal Building,
107th Street & 99th Avenue,
Edmonton, Alta.

Room 407, Federal Building,
325 Granville Street,
Vancouver 2, B.C.

Room 318, Canada Customs House,
816 Government Street,
Victoria, B.C.

Industry Liaison

An Industry Liaison Officer is available at DDP Head Office to meet and correspond with businessmen regarding the functions and procedures of DDP and to discuss special items of interest in the defence production program. The address is:

Industry Liaison Officer,
Deputy Minister's Secretariat,
Department of Defence Production,
Ottawa, Ont.

Opportunities for Sub-Contracting

In general, items are purchased in finished form. Procurement of components of a purchased item is the responsibility of the prime contractor. Firms interested in sub-contracting should obtain the names and addresses of prime contractors and negotiate directly with them for a share of the work. As an aid in identifying prime contractors, DDP publishes, semi-monthly, a list of unclassified contracts awarded for amounts in excess of \$10,000, which provides the names and addresses of companies who have been selected to supply, brief descriptions of the commodities or services involved, and the value of the contract. Information regarding this free semi-monthly list of awards may be obtained from:

The Secretary,
Department of Defence Production,
Ottawa, Ont.

DEFENCE SALES OPPORTUNITIES ABROAD

Canada - United States Defence Production Sharing Program

DDP is responsible for the co-ordination and administration of the Canada-United States Defence Production Sharing Program. The Production Sharing Program was originated in 1958 to co-ordinate Canadian defence development and production with the United States in order to make the best use of the

resources of both countries in a common defence effort. Former obstacles to across-the-border trade in defence requirements, such as the United States Buy American Act and tariffs, have been waived for the majority of defence items. In effect, Canadian manufacturers may now be included on United States Government Source Lists in the same category as United States suppliers. DDP, Ottawa, maintains a staff of Production Sharing Officers, who provide information and assistance to enable Canadian companies to participate in the program. Similar assistance is also provided by the DDP office in Washington and by Field Officers situated at major military procurement centres throughout the United States.

The United States defence market is the largest tariff-free foreign market open to Canadian industry, and opportunities exist for bidding competitively on the supply of material ranging from forgings and small electronic components to complete aircraft and complex electronic assemblies. Canadian companies interested in bidding into the United States defence market are advised to obtain information and advice by directing their enquiries to:

The Canadian Co-ordinator,
Production Sharing,
Department of Defence Production,
Ottawa, Ont.

A booklet entitled "Canada-United States Defence Production Sharing" is available without cost, from the above address.

Defence Exports to Allied Governments Other than the United States

DDP, in conjunction with the Departments of National Defence and External Affairs, is ensuring that Canadian specialist defence production capabilities are made known to NATO and other overseas allies. Defence exporting in this area is not part of a formal arrangement, such as exists with the United States, and consequently does not offer as many opportunities as are available under the Production Sharing Program. Companies offering unique defence items, technically superior and competitively priced, should make their interest known to:

The Canadian Co-ordinator,
Production Sharing,
Department of Defence Production,
Ottawa, Ont.

DEFENCE CONSTRUCTION (1951) LIMITED

Tender Call Procedure for National Defence Construction Projects

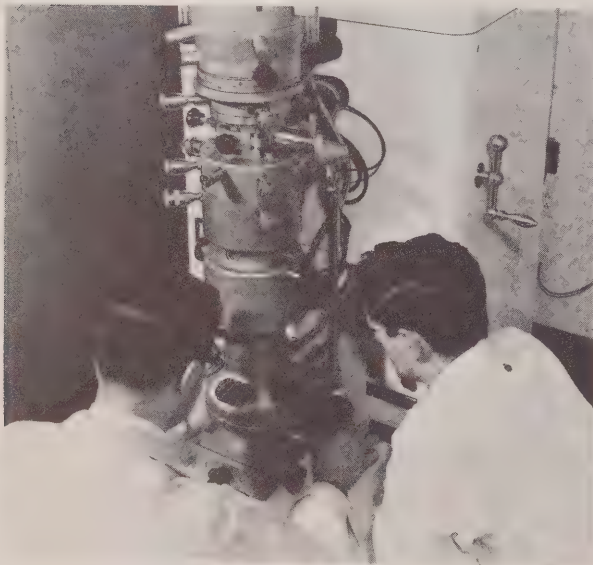
Construction contracts administered by Defence Construction (1951) Limited are, as a general rule, awarded as a result of public competitive tender calls. Tender calls are advertised in the daily or weekly newspapers in the area of the proposed project. Advertisements also appear, for projects in Eastern

Canada, in the construction trade journal, the "Daily Commercial News", and, for projects in Western Canada, in the "B.C. Journal Of Commerce". These advertisements provide all necessary information for obtaining plans and specifications and tender documents. Plans and specifications are sent on request to general contractors and, if possible, to main sub-contractors. In the case of projects involving mainly one trade, they are sent to prime contractors only.

Contractors interested in bidding a sub-trade on a project, as a sub-contractor, can examine the plans and specifications at the places mentioned in the advertisement. They can then send their bid to interested general contractors whose names are sometimes published in the above-mentioned newspaper, or are obtainable from:

The Secretary,
c/o DCL Plans Section,
Defence Construction (1951) Limited,
Room 158, 56 Lyon Street,
Ottawa, Ont.

Construction contracts estimated to cost \$10,000 or less are placed by the Department of Defence Production district offices on a competitive tender basis. Invitations to tender are sent to all firms who have been source listed for the kind of requirement involved. Contractors for such items as painting, plumbing, electrical installation, seeding and sodding, who wish to be invited to tender, may contact the district office in their area and arrange to have their names placed on the appropriate source lists and obtain related information and advice.



The Department of Mines and Technical Surveys provides technological assistance in the development of Canada's mineral resources through investigation and research. This electron microscope, for example, magnifies metals up to one million times for closer study.

DEPARTMENT OF NATIONAL DEFENCE

CANADIAN MILITARY ELECTRONICS STANDARDS AGENCY

The Canadian Military Electronics Standards Agency co-ordinates the standardization of those electronic parts comprising integral circuit elements, and related electrical items and materials, which are commonly used in defence electronic equipment. It assists the Armed Services individually in their work in the field of standardization on electronic components, and acts on behalf of the Services in maintaining liaison with Canadian industry on standardization matters.

ENQUIRIES

All enquiries and requests for publications should be addressed to:

The Director,
Canadian Military Electronics Standards Agency,
Department of National Defence,
72 Queen Street,
Ottawa, Ont.

Services

On request, CAMESA will test electronic parts and materials according to the military specifications for those components. If these tests are successful, the manufacturer is provided with a certificate of Qualification Approval and thereby becomes eligible to sell those electronic parts and materials to the Government when their particular specifications are called up as part of an equipment requirement. If he wishes, the manufacturer may also have his product listed in the U.S. Qualified Products List.

The manufacturers of electronic parts and materials, and prime contractors, may apply to CAMESA for advice on the types of environmental and electrical test equipment required for "in-plant" testing of electronic parts and materials.

PUBLICATIONS

The following are a few of the CAMESA publications available without charge to Canadian electronics manufacturers:

Information Bulletin No. 1 — CAMESA Directory

Standardization Bulletin No. 1 — Procedure for Obtaining Qualification Approval for Electronic Parts and Materials

Standardization Bulletin No. 3 — List of Approved CAMESA Specifications and Related Documents

Standardization Bulletin No. 5 — Approved Products List for Electronic Parts and Materials

Standardization Bulletin No. 6 — Procedure for Obtaining Joint Canadian Navy-Army-Air Force Qualification Approval for Electronic Devices

DEFENCE RESEARCH BOARD

The Defence Research Board (DRB) does not provide a general service directly to the public in the same way as the scientific services of other government departments. Its purpose is to provide the scientific advice and services required by the Minister of National Defence and the Armed Forces in pursuit of the objectives of defence policy. As a part of the Department of National Defence, DRB material and equipment requirements are procured by the Department of Defence Production.

Defense Industrial Research Program

In conjunction with the Departments of Defence Production and Finance, DRB is sponsoring a program of applied research enterprise in defence industry. This assistance is limited to projects of defence significance and to firms showing willingness to share the cost of acceptable projects. Defence industries have been advised in general that project proposals may be submitted to:

Chairman,
Defence Research Board,
Department of National Defence,
Ottawa, Ont.
Attention: Director of Industrial Research

NATIONAL RESEARCH COUNCIL

The National Research Council's main functions are to stimulate all phases of applied and fundamental research in Canada, and to link science with industry. The Council conducts research, much of which is of a basic or fundamental kind, even in divisions carrying on applied research. Much of its work is also of a kind which is beyond the scope of any one university or industry. In addition, the Council does long-term applied work in general areas, work on specific industrial problems, short-term industrial problems (i.e. ad hoc investigations), investigations for the Armed Services, consulting and testing. Most of the work of National Research Council which is immediately concerned with business operations is done by the Technical Information Service, which provides a wide range of information and services.

The National Research Council operates Laboratory Divisions in applied biology, applied chemistry, pure chemistry, applied physics and pure physics. Most of these divisions are engaged in basic research, and are generally not concerned with carrying this work on to the development of new products or new techniques. Almost all laboratories are doing work of interest to some phase of Canadian industry or business. Workers in the laboratories are pleased to discuss technical or scientific problems of interest to business, if the problems are related to their work or experience.

The Council also operates Engineering Divisions, in the fields of building research, mechanical engineering, national aeronautical establishment and radio and electrical engineering. The Division of Building Research provides information regarding properties of building materials. In its research work, the Division concentrates on building problems which are peculiar to Canada. It provides testing services for materials and conducts tests on vapour permeability, thermal conductivity, sound absorption, sound transmission, and fire resistance of materials and types of construction. The Division also publishes a number of reports and technical papers relating to the construction industry.

Two Regional Laboratories are operated by the Council — Atlantic Regional Laboratory, Halifax, and the Prairie Regional Laboratory, Saskatoon.

ENQUIRIES

Enquiries relating specifically to activities of the various divisions or branches should be directed to the appropriate body, e.g., the Division of Building Research or the Canadian Government Specifications Board. Enquiries of a general nature, or those concerned with technical or engineering problems, management, etc., may be directed to:

Technical Information Service,
National Research Council,
Sussex Drive,
Ottawa, Ont.

In addition to its central office in Ottawa, the Technical Information Service maintains field offices, or is represented by provincial organizations, in the following cities:

B.C. Research Council,
University of British Columbia,
Vancouver, B.C.

Research Council of Alberta,
134 - 8th Avenue S.E.,
Calgary, Alta.

National Research Council,
701 General Post Office Bldg.,
266 Graham Avenue,
Winnipeg, Man.

National Research Council,
3420 Wilson Avenue,
Montreal, P.Q.

Department of Industry & Development,
P.O. Box 1150,
Fredericton, N.B.

Research Council of Alberta,
87th Avenue and 114th Street,
Edmonton, Alta.

Research Council of Saskatchewan,
University of Saskatchewan,
Saskatoon, Sask.

Ontario Research Foundation,
43 Queens Park Crescent E.,
Toronto, Ont.

P.O. Box 39, H.V.,
Quebec City, P.Q.

Nova Scotia Research Foundation,
P.O. Box 1027,
Halifax, N.S.

Patents

Canadian Patents and Development Limited, a subsidiary of the National Research Council, publishes a patent handbook listing all inventions by government departments and universities available for licensing to Canadian businesses. Copies of the handbook, which is revised semi-annually, or additional information on patents they have, may be obtained on application to Canadian Patents and Development Limited, National Research Building, Sussex Drive, Ottawa.

Specifications and Standards

The Canadian Government Specifications Board, operated by the National Research Council, issues specifications required in purchasing Government supplies. The Board also prepares methods of testing and arranges for investigations to develop information required for specification work. The Board has prepared 1,011 specifications to date. An "Index of Specifications" is published annually, with quarterly supplements. Copies of the Index may be obtained from:

The Secretary,
Canadian Government Specifications Board,
National Research Council,
Ottawa 2, Ont.

The various Divisions of the National Research Council are associated with other groups in establishing and maintaining standards relating to their specialized fields. Most of the Divisions do work in connection with testing and calibrating standard instruments and equipment, and several do work on

materials to determine whether they meet the relevant specifications or standards. Generally, tests are carried out only for outside organizations when the equipment required is not available elsewhere in Canada.

Technical Information Service

The Technical Information Service (TIS) was formed in 1945 to aid secondary manufacturing industries, especially small and medium-sized firms. By providing free technical assistance it helps business solve immediate problems, and develop into new fields.

TIS FIELD OFFICES

Engineers, located in the field offices listed above, visit factories to help solve technical difficulties and problems. The main subjects with which they deal are the properties of materials that factories are using, or wish to use; manufacturing methods for processing materials; design, layout and operation of equipment; new techniques; ideas and scientific discoveries which may apply to production.

The field engineers may suggest a solution to a problem from their own knowledge or experience, or refer to their colleagues in the provincial research laboratories, or they may submit the problem to TIS, Ottawa.

TIS, OTTAWA

TIS, Ottawa, which comprises a group of engineers and scientists located at the National Research Council, answers enquiries usually by a letter which suggests possible solutions, and which is supplemented by copies of pertinent articles or references to additional literature. An attempt is made to interpret the technical or scientific information in terms likely to be understood by non-technical persons.

INDUSTRIAL ENGINEERING AND MANAGEMENT

TIS provides information on cost accounting techniques, with particular reference to systems adapted to specific types of business; production planning and control; inventory control; materials handling; method study and work measurement; office systems and procedures.

Information on these subjects generally consists of pertinent articles and literature references.

PERSONNEL MANAGEMENT

General information on methods of selecting, training, and managing personnel, wage incentive schemes, and profit sharing is provided and in some cases, specific references can be furnished in relation to particular types of businesses or industries.

Library

The N.R.C. Library, the National Science Library of Canada, collects and makes available the world's output of scientific and technical literature

through loans, provision of photocopies and microfilms, or by direct consultation in the Library. An information staff answers requests for scientific and technical information, compiles scientific bibliographies and carries out literary searches. The Library also acts as a clearing house for information regarding the existence and location of translations of foreign scientific and technical papers.

SELECTED LIST OF NATIONAL RESEARCH COUNCIL'S PUBLICATIONS

Results of most of the laboratory investigations are published in scientific journals, such as NRC publications, or as special divisional publications. In addition, two Divisions – Mechanical Engineering, and Radio and Electrical Engineering – publish quarterly reports or reviews of their activities, and these are available to interested organizations or individuals who are likely to make use of them. Detailed reports of work currently in hand in all Divisions may be found in the Annual Review of the National Research Council.

A general list of NRC publications may be obtained by directing a request to:

National Research Council,
Sussex Drive,
Ottawa, Ont.

Requests for information on publications issued or distributed by various Divisions should be directed to:

- (a) Publications Section,
Division of Building Research,
National Research Council,
Ottawa, Ont.
- (b) Reports Section,
Division of Mechanical Engineering,
National Research Council,
Ottawa, Ont.
- (c) Document Control Section,
Division of Radio and Electrical Engineering,
National Research Council,
Ottawa, Ont.

Information on TIS Reports may be obtained from:

Technical Information Service,
National Research Council,
Sussex Drive,
Ottawa, Ont.

NATIONAL RESEARCH COUNCIL INDUSTRIAL RESEARCH ASSISTANCE PROGRAM

The National Research Council Industrial Research Assistance Program was established to stimulate industrial research and development in Canada. The

Department of Defence Production and the Defence Research Board have programs supporting development for defence "production sharing" and research in fields of military interest. The NRC program extends financial aid to Canadian firms for research in fields of direct commercial interest to industry.

ENQUIRIES

Enquiries may be directed to:

Secretary,
Committee on Industrial Research Assistance,
National Research Council,
Ottawa 2, Ont.

The purpose of the program is to help build up new research and development facilities in Canada as well as expand existing ones. Generally, support will be given to relatively long-term research projects. Quality control, testing, minor product development, and fields such as research in the social sciences, psychology and market research will be excluded from consideration. The choice of the project will be the responsibility of the company.

Criteria used for the selection of companies to receive financial assistance include: company background, competence and quality of past performance, capabilities of scientific staff and continuity of interest in research. Small businesses having suitable qualifications will be given every consideration.

Costs will be shared by approximately equal contributions from government and the company concerned. All rights to research results will be retained by the company and no recovery will be made of the financial assistance given.

THE DEPARTMENT OF LABOUR

Many of the Department of Labour's larger programs, such as the co-ordination of rehabilitation for the disabled, the widespread annual attack on winter unemployment, and the multi-million-dollar federal-provincial vocational training program – although ultimately of benefit to Canadian business and industry – are not directly related to the purpose of this publication, and are not described here.

Of more direct interest to Canadian business is this Department's provision of conciliation services in industrial disputes which fall within federal jurisdiction, its assistance in organizing labour-management co-operation committees in business enterprises, both large and small, and its provision of a wide range of information, useful to the businessman and to organized labour, arising out of extensive research and statistical programs in the fields of labour-management relations and the better utilization of manpower. In addition, the Department of Labour is responsible for the sale of Canadian Government Annuities, including group pension plans.

ENQUIRIES

Enquiries should be addressed to:

Information Branch,
Department of Labour,
Ottawa, Ont.

Information on Labour

Each month the "Labour Gazette", the official journal of the Department of Labour, publishes an Employment Review and Collective Bargaining Review, presenting current information on the manpower and employment situation, as well as major collective bargaining activities.

Information is available from the Economics and Research Branch on working conditions, occupational wage rates, and analyses of collective bargaining. Annual reports entitled "Working Conditions In Canadian Industry", and "Wage Rates, Salaries And Hours Of Labour", are published from extensive surveys of employers in all Canadian industry groups. Data on labour market conditions, wages and working conditions on a local area basis are also available.

Labour Lending Library

An extensive library of publications, covering labour-management relations, training, industrial safety, and other matters of interest to management, is available to the public. Books can be obtained on loan without cost.

Film Library

An extensive library of industrial films, covering industrial safety, supervisory training, trades training, salesmanship, office practices and other subjects has

been assembled by the Department. A catalogue of the films contained in the Library is available on request.

Canadian Government Annuities

The Department is responsible for the sale of Canadian Government Annuities, which can be sold individually or to groups in industry. The Department can advise employers contemplating the introduction of company pension plans.

Labour-Management Co-Operation Committees

Labour-management co-operation committees are promoted and serviced by the Department at the plant level. Composed of representatives of management and of the union representing the employees, these committees are designed to improve production and efficiency, and to deal with problems not normally covered by collective bargaining. The Labour-Management Co-operation Service has 12 field officers located across Canada who are available to management, to assist in the organization of labour-management committees and to help these committees in their activities.

PUBLICATIONS

The following publications are available free of charge from:

Information Branch,
Department of Labour,
Ottawa, Ont.

CANADIAN GOVERNMENT ANNUITIES

Save On Income Tax While You Save For Retirement.

Is A Pension Plan In Your Plans?

LABOUR-MANAGEMENT COMMITTEES

Teamwork In Industry — Monthly bulletin describing the activities of a number of committees.

Labour Management Co-operation Through Joint Consultation.

Working Together — A short description of what a labour-management committee is and how it functions.

TRAINING

Canadian Vocational Correspondence Courses — A catalogue of courses offered by the provincial governments.

SALARIES AND WAGES

Wages And Hours — Primary Textiles Industry, 1960.

Salary Rates — Days And Hours Of Work In Selected Hospitals, 1958.

Employment And Salary Rates In Engineering And Science, 1961.

TECHNOLOGICAL CHANGES

Technological Changes And Skilled Manpower

- 1. Electrical And Electronics Industry, Heavy Machinery Industry, 1957.
- 2. The Household Appliance Industry, 1958.
- 3. Acquisition Of Skills: A Study Of The Education And Training Back-ground Of A Sample Of Tool And Die Makers, Sheet Metal Workers, Floor Moulders, Draughtsmen And Electronic Technicians, 1960.
- 4. The Current Status Of Electronic Data Processing In Canada, 1960.

Technological Changes And Their Impact On Employment And Occupations
(Prepared for the Special Senate Committee on Manpower and Employ-ment, February 1961).

The following publications are made available from the Queen's Printer, Ottawa.

Cheque or money order should be made payable to the Receiver General of Canada.

Labour Gazette — The official monthly journal of the Department of Labour.
Subscription — \$3.00 a year.

TRAINING

Trade Analyses covering the following trades:

(The following analyses consist of an orderly listing of the essential opera-tions a fully trained journeyman should be able to perform, and also the related knowledge which facilitates the doing of these operations. They are available at \$.50 per copy, except for the Analysis of the Machinist Trade, which is priced at \$2.50.)

Carpentry	Electrical Construction
Machinist	Painting and Decorating
Plastering	Heavy Duty Repair
Bricklaying	Welding
Plumbing	Radio and Television Servicing
Sheet Metal	Toolmaking
Motor Vehicle Repair	Cooking
(Mechanical)	Steam Fitting
Motor Vehicle (Body)	Refrigeration

The Quebec Answer To The Problem Of Apprenticeship	\$.25
A Modern Concept Of Apprenticeship — describing apprenticeship pro-grams in provinces other than Quebec	\$.25
Apprenticeship In Manufacturing	\$.25
Provincial Labour Standards	\$.25

Employment Outlook For Professional Personnel In Scientific And Technical Fields, 1960-62	\$.25
Engineering And Scientific Manpower Resources In Canada — Their Earnings, Employment And Education — 1959	\$.25
Training And Recruitment Of Skilled Tradesmen In Selected Industries In Canada, 1951-56	\$.25

WORKING CONDITIONS

Wage Rates, Salaries And Hours Of Labour, 1960 — Bilingual — loose-leaf tables — by subscription — \$7.50 with binder, \$5.00 without. Presents occupational wage rates in 85 industries and 52 communities. The loose-leaf tables are distributed as completed.	
Working And Living Conditions In Canada, 1960 — Prepared in co-operation with the Department of Citizenship and Immigration	\$.25
Shift Work And Shift Differentials In Canadian Manufacturing Industries, 1961	\$.25
Provisions For Income Security In Canadian Manufacturing Industries, 1959	\$.25
Sickness And Accident Provisions in Canadian Industry, 1961	\$.25
Pension Plans And The Employment Of Older Workers, 1957	\$.50
Age And Performance In Retail Trade, 1959	\$.25
Working Conditions In Canadian Industry, 1960 — Summarizes conditions of employment throughout Canadian industry	\$.25
Workmen's Compensation, October 1960	\$.25
Labour Organizations In Canada, 1961	\$.35

UNEMPLOYMENT INSURANCE COMMISSION and the NATIONAL EMPLOYMENT SERVICE

The Unemployment Insurance Commission (UIC) is responsible for the administration of unemployment insurance in Canada and for the operations of the National Employment Service, according to the terms of the Unemployment Insurance Act and Regulations. The Unemployment Insurance Branch of UIC deals with all matters relating to insurability of workers, contributions payable by workers and employers, and claims for benefits by unemployed insured workers.

The National Employment Service of UIC operates a free public employment service, designed to meet employers' requirements for workers, and to refer job-seekers to suitable openings. UIC operates some 200 National Employment Offices and five regional offices across the country, with the head office in Ottawa.

ENQUIRIES

Further information regarding UIC and its services may be obtained from any National Employment Office. These are located in every city and large town and in many smaller communities as well. Requests for publications should be addressed to:

Director of Public Relations,
Unemployment Insurance Commission,
520 Preston Street,
Ottawa, Ont.

NATIONAL EMPLOYMENT SERVICE

Recruitment Facilities Available to Employers

A complete recruitment service is offered to employers by the local offices of the National Employment Service which are staffed with trained personnel, experienced in dealing with the diversified labour requirements of employers in every type of industry and business. Each office maintains a register of the widest possible pool of available workers who have been screened and classified so that a rapid selection of suitable workers of whatever occupation or calling can be made to fill an employer's requirements.

When it cannot be met locally, an employer's requirement can be cleared to any other local employment office in Canada and, if necessary, to an office maintained in Britain.

The National Employment Offices are experienced in serving employers' needs for all classes of workers — professional, scientific, managerial, sales and clerical, skilled, semi-skilled and unskilled — whether for full-time, part-time or casual work. By applying modern methods of occupational classification, job

analysis and selection techniques, the Service ensures that only those workers who meet the employer's specifications are referred to him.

Labour Market and Other Information

Since its operations are national in scope, the National Employment Service can provide up-to-date information on a national, regional and local area basis, pertaining to labour supply and demand, employment trends and patterns and working conditions, including legislation affecting employment and similar data of interest to employers. Each local office is equipped with area descriptions which set forth the main geographic, industrial and economic features of the areas served by all local offices across Canada; this information is available on request. Current labour market and other information on a regional basis is available from any of the five regional offices, located at Moncton, Montreal, Toronto, Winnipeg and Vancouver.

A list of local National Employment Service offices in Canada may be obtained from UIC Head Office, Ottawa.

UNEMPLOYMENT INSURANCE

All UIC local offices are prepared to provide full information and advice to employers to clarify any question regarding the insurability of their employees, or of the method and amount of contributions to be paid on their employees' behalf.

PUBLICATIONS

The Director of Public Relations of UIC, Ottawa, will supply the following publications on request to any employer, free of charge:

National Employment Service

NES Geared To Canada's Employment Needs

NEŠ Covers Canada

NES Helps The Personnel Manager

Key Jobs And Those To Fill Them

Supply And Demand Of University Graduates

Full-Time Enrolment At Canadian Technical Institutes by Graduating Year

**Full-Time Undergraduate Enrolment At Canadian Universities and Colleges
By Graduating Year**

Survey Of Anticipated Graduate Salaries And Requirements

Summary Of Employment Conditions

NES Newsletter

How Old Is Old? — A study of the older worker problem, showing how qualified, more mature workers can mean bigger profits for the firm that employs them.

Unemployment Insurance

The following publications on unemployment insurance are not intended to cover the provisions of the Unemployment Insurance Act or Regulations in full. For complete advice on the subject, reference should be made to the Office Consolidation editions of the Unemployment Insurance Act, and of the Unemployment Insurance Regulations, copies of which may be obtained upon request.

Employer's Handbook On Unemployment Insurance

Handbook For Operators In Lumbering And Logging

Employer's Handbook On Insuring Fishermen

Information — Fisherman's Benefit — An explanation of the Regulations covering the payment of unemployment insurance benefits to commercial fishermen.

Information Regarding The Bulk Payment Method Of Making Contributions — A description of the alternative method to payment of contributions by means of unemployment insurance stamps.

The Principle That Should Govern The Structure And Provisions Of A Scheme Of Unemployment Insurance — A treatise on the "How, Why, and Wherefore" of unemployment insurance in general.



Labour-management committees promoted and assisted by the federal Department of Labour are saving industry money. At a Winnipeg sash and door company, committee members saved the company thousands of dollars by suggesting alterations to management's plans for a new plant layout.

CIVIL SERVICE COMMISSION

MANAGEMENT ANALYSIS DIVISION

The Management Analysis Division of the Civil Service Commission is an advisory service on management problems. It was instituted to provide advice and assistance to Government Departments in the study of problems in organization, procedures and work methods. Its services are not available to businessmen. However, this Division has prepared four booklets for general distribution which may be obtained from the Queen's Printer, Ottawa.

A cheque or money order should be made payable to the Receiver General of Canada.

Manual of Office Layout	\$.50
Manual of Forms, Design and Control	\$.75
Manual on Filing Services	\$.50
Manual of Transcribing and Typing Services	\$.50



Key punch operators in the Tabulating Services Division, Dominion Bureau of Statistics, are transferring data to punch cards from documents received. The punch cards are later used on other mechanical or electronic equipment to develop statistical information for government, industry or the general public.

THE DEPARTMENT OF CITIZENSHIP AND IMMIGRATION

The Department of Citizenship and Immigration, through its Immigration Branch, seeks to foster the development of Canada through selective immigration. This Branch's Settlement Division makes recommendations for adjusting the inflow of immigrants in the light of economic trends and manpower requirements, provides potential immigrants with information on the requirements and opportunities available to the professionally trained, the skilled workers, and those anxious to establish their own businesses or to purchase farms. It also provides incoming immigrants with a counselling and guidance service to assist them in becoming established in Canada.

Branch Headquarters are in Ottawa. The principal functions of reception, placement and settlement are carried out by five District Offices and 83 Field Offices. The specialized staff connected with these offices includes five District Supervisors of Placement and Settlement, six Regional Settlement Supervisors and 17 Assistant Placement and Settlement Supervisors.

ENQUIRIES

Enquiries should be addressed to:

The Director of Immigration,
Citizenship Building,
Slater Street,
Ottawa, Ont.
Attention: Chief, Settlement Division

or in care of the Settlement Supervisor, Department of Citizenship and Immigration at the following offices:

Pier 21,
Halifax, N.S.

Immigration Building,
Champlain Harbour Station,
Wolfe's Cove, Quebec, P.Q.

633 Queen Street, P.O. Box 55,
Fredericton, N.B.

175 Bedford Road,
Toronto, Ont.

305 Dorchester Boulevard W.,
Montreal 1, P.Q.

71 Bank Street,
Ottawa, Ont.

150 Main Street W.,
Hamilton, Ont.

307 Central Chambers,
Saskatoon, Sask.

457 Richmond Street,
London, Ont.

10007 - 105A Avenue,
Edmonton, Alta.

83 Maple Street,
Winnipeg, Man.

Immigration Building, Foot of Burrard Street,
Vancouver 1, B.C.

Information Services

BUSINESS OPPORTUNITIES

The Immigration Branch maintains extensive Basic Area Surveys of Canada by geographic regions. These contain information on topography, climate, natural resources, power and transport facilities, population density, composition of the labour force, distances from markets, as well as a general summary of enterprises which could be established in the various areas.

This information is used to counsel immigrants and assist them in becoming established in productive enterprises. By covering the entire country in the surveys, an attempt is made to obtain an even distribution in the settlement of small businessmen and farmers in relation to opportunities available for successful establishment of productive enterprises.

Additional counselling aids produced by the Settlement Division of the Immigration Branch supplement the information in the Basic Area Surveys and permit more specific counselling on individual areas and opportunities.

"Small Business Settlement Counselling Guide" contains detailed information of interest to small businessmen and industrialists on areas offering attractive opportunities for settlement.

"Small Business Opportunities" contains specific information on individual opportunities covering location, nature of business, population, description of the property, production and other costs, returns, capital and requirements and the enquiry point at which additional information may be obtained.

Enquiries for specific information regarding a certain area, including the type of opportunities available, should be directed to the settlement office which is located nearest to it.

FINANCING

The Field Staff provides advice to immigrants on the ways of obtaining capital for establishing or expanding a small business enterprise, and refers them to the appropriate lending institution or assists in obtaining the required funds through private sources.

The Settlement Division, in co-operation with federal and provincial departments, industrial commissioners and other agencies, maintains liaison with the financial community in an effort to facilitate the establishment of immigrants in small businesses and industry.

MANPOWER AND NATURAL RESOURCES

Settlement Supervisors carry out continuous surveys of the availability of manpower, by-products available for processing, and natural resources. They also attempt, in liaison with federal, provincial and municipal agencies, to encourage productive enterprises to choose locations advantageous both to them and the community at large. Surplus manpower areas are given particular consideration and study in this respect.

PRODUCTION AND MARKETING

The Settlement Division reviews technical information published by government departments and private agencies. The Field Staff is kept informed of recent developments, and information relating to production and marketing techniques is passed to interested immigrant settlers.

Placement Service

The Branch provides a placement service for immigrants. In so doing, it maintains liaison with the business community, ascertains its requirements and refers suitable immigrants to prospective employers. This applies to management, professional and technical personnel, as well as to skilled tradesmen.

Counselling

The Settlement Division provides a counselling service for individual immigrants and brings new developments in industry and small business to the attention of immigrant businessmen.

SELECTED LIST OF DEPARTMENTAL PUBLICATIONS

The following publications are available free of charge from all of the above enquiry points in the Department:

Professional, Technical And Trade Requirements — outlines the provincial requirements as they relate to each occupation.

The Steps To Canadian Citizenship

The Canadian Scene

Working And Living Conditions (in co-operation with the Department of Labour).

Canadian Immigration Requirements For Citizens And Residents Of The United States

Taxation In Canada — Reprint of material prepared by the Department of Finance.

Canada — Fact Sheets — Reprint of material prepared by the Department of External Affairs.

DEPARTMENT OF NORTHERN AFFAIRS AND NATIONAL RESOURCES

The Minister of Northern Affairs and National Resources is entrusted by statute with broad responsibilities, covering such varied matters as water resources, northern industrial and tourist development, National Parks and the National Museum. One of his major responsibilities is stimulating the economic development of the Northwest Territories, the administrative work in this field being performed by the Northern Administration Branch of his Department. Industrial promotion is implemented through the Industrial Division of this Branch.

ENQUIRIES

Advice regarding information and services available to business may be obtained from:

The Director,
Northern Administration Branch,
Department of Northern Affairs and
National Resources,
Ottawa, Ont.

Business within National Parks is controlled by ordinance and enquiries regarding commercial possibilities should be directed to the Superintendent of the park concerned.

INDUSTRIAL PROMOTION

There are opportunities for small business enterprises in the Northwest Territories, mainly in the service industry field. There are also opportunities for financial investment in resource-based industries. Information on these matters can be obtained on request.

The Northern Administration Branch will advise existing or prospective business or industry on the availability of suitable personnel within the Territories. It also acts as a contact point for business and industry regarding the availability of special government assistance and the laws and regulations with which business and industry must comply. For example, the Industrial Division undertakes market assessment and promotion of products processed in the Territories. This Division also provides assistance in locating sources of processing techniques to manufacturers located within the Northwest Territories.

The Northern Administration Branch can provide information regarding forest inventories, stumpage rates and availability of timber berths, extent and condition of the highway system, geological data and possibilities for development for those interested in resource explorations for hardrock minerals or oil and gas.

FINANCIAL ASSISTANCE

Incentives for resource development include liberal rental rates and assistance under a number of programs, as well as construction of roads, airfields, docks and harbours during exploration and production stages.

Financing is available to Eskimo groups who wish to organize co-operatives for the production of northern products.

DEPARTMENT OF NATIONAL REVENUE

The Department of National Revenue consists of the Customs and Excise Division and the Taxation Division. The Customs and Excise Division administers the Customs Act, the Customs Tariff Act, the Excise Tax Act and the Excise Act. Under the terms of reference of the first two Acts, the Division is responsible for the control and management of the collection of customs duties; under the Excise Tax Act and the Excise Act, it collects the federal sales tax, excise taxes and excise duties.

The Taxation Division administers the Income Tax Act and the Estate Tax Act; its duties, generally, involve the assessment and collection of taxes levied under these Acts.

CUSTOMS

All persons and business houses are required to enter goods imported into Canada at Customs, and to pay customs duties as imposed under the terms of the schedules set forth in the Customs Tariff. The schedules of the Customs Tariff comprise more than 2,000 tariff items. While the majority of the provisions refer to specific commodities, others refer solely to the use made of the articles and some have, as a basis of distinction, whether or not the goods are of a class or kind made in Canada. Prospective importers find it useful to familiarize themselves with customs requirements, particularly with respect to valuation, tariff classification and drawback.

Tariffs

The rates of duty imposed are according to:

- **British Preferential Tariff**, applying to goods which are the produce or manufacture of specified British Commonwealth countries, entering Canada without transshipment from a country enjoying the benefits of this tariff.
- **Most-Favoured-Nation Tariff**, applying to direct imports of goods which are the produce or manufacture of any foreign country to which the benefits of the Most-Favoured-Nation Tariff are extended.
- **General Tariff**, applying to goods not entitled to admission under the two tariffs outlined above.

There also are special rates under Trade Agreements with certain countries. The United States, which is normally Canada's largest source of imported goods, receives Most-Favoured-Nation Tariff treatment. In general, the duty rates on raw materials and basic goods are lower than on articles made therefrom.

Value For Duty

In determining the valuation on which duty is assessed, various factors are taken into consideration, including the trade status of the importer in relationship to the seller, and whether the equipment is new or used.

Drawback

Generally speaking, all goods that are imported into Canada and are further manufactured and exported or are for ships' stores are entitled to a drawback of 99 per cent of the duty and taxes paid. Schedule "B" of the Customs Tariff lists certain goods which are entitled to special treatment in that they are granted a drawback varying from 50 to 99 per cent when used in the manufacture in Canada of goods for certain specific purposes.

Enquiries

Enquiries pertaining to customs matters should be forwarded to:
Deputy Minister of National Revenue,
Customs and Excise,
Ottawa, Ont.

If not involving drawback, enquiries may also be directed to local Collectors of Customs and Excise. The Customs Drawback Investigation Service has offices in Amherst, Montreal, Quebec City, Oshawa, Toronto, Hamilton, London, Windsor, Winnipeg, Calgary and Vancouver, to which questions concerning drawback may be directed.

EXCISE TAX

All persons carrying on business in Canada are required to meet the levies for which they may be liable under the Excise Tax Act. It is important to ascertain precisely what these liabilities might be. Sales tax, at 11 per cent, applies to most manufactured products. Excise taxes, at 10 per cent or 15 per cent, apply on specific items. Essentially, both of these taxes are payable by manufacturers at time of sale but, under certain circumstances they can become the unforeseen and retroactive liability of the purchaser as well. The basic texts on this subject are the Excise Tax Act and the Regulations under that Act. No business is legally exempt from the taxes established by the Excise Tax Act merely by reason of size. On the other hand, circumstances may permit exemption from the imposts. It is recommended that all businesses, whether new or old, large or small, whose status under the Excise Tax Act has not been clearly defined by the Department of National Revenue, should approach the Department on the subject either directly or through one of the many district offices.

Excise Duties

The Excise Duty Branch of the Department administers the Excise Act, which imposes a duty on domestic tobacco products, beer and spirits. These must be manufactured under supervision by persons or firms licensed to do so by the Department.

In addition, it controls the formulae, manufacture and sale of denatured and specially denatured alcohols, the registration of licensing of chemical stills, and the licensing and supervision of several hundred factories bonded to use excisable goods in the manufacture of pharmaceuticals, perfumes, vinegar and other articles of commerce.

Enquiries

Enquiries regarding excise taxes may be directed to:

Deputy Minister of National Revenue,
Customs and Excise,
Ottawa, Ont.

They also may be addressed to The District Director of Excise Tax Collections at Halifax, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Regina, Calgary or Vancouver; or to the Divisional Director of Excise Audit at Montreal, Toronto, Calgary or Vancouver; or to Excise Audit Offices at St. John's (Newfoundland), Halifax, Amherst, Saint John, Quebec, Trois Rivières, Sherbrooke, Montreal, Ottawa, Belleville, Toronto, Kitchener, Hamilton, St. Catharines, London, Windsor, North Bay, Port Arthur, Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Vancouver or Victoria; or to any Collector of Customs and Excise.

Enquiries regarding excise duties may be addressed to the nearest Collector of Customs and Excise.

TAXATION

The Taxation Division administers the Income Tax Act and the Estate Tax Act, as enacted by the Parliament of Canada. The Division maintains a Head Office at Ottawa and 29 District Offices across Canada. Head Office formulates the assessing and collection procedures which are followed by the District Offices, and checks to ensure that these procedures are observed in a uniform and consistent manner.

In general, the District Offices provide information to the public regarding the filing of returns, the deduction of tax from employees, and other requirements of the Income Tax Act and the Estate Tax Act. They also receive and assess returns filed by the public, collect due taxes and arrange refunds for overpaid taxes.

Enquiries

Enquiries may be directed to the nearest District Taxation Office. These offices are listed in all Canadian telephone directories under Income Tax or Government of Canada.

PUBLICATIONS

The following is a list of publications of the Customs and Excise Division, Department of National Revenue, which are available from the Queen's Printer, Ottawa. Cheque or money order should be made payable to the Receiver General of Canada.

Customs Tariff Volume — loose-leaf — contains Customs Tariff, including schedules of tariff items, index to commodities, index to regulations and instructions: \$10.00 per copy

Customs Tariff Revision Service — periodical issue of amending sheets for inserting in the Customs Tariff volume to keep it up-to-date:
..... \$15.00 per year

Customs Tariff Information Service-Memos D-47 to D-51 — D-47's are tariff changes; D-48's are trade agreements; D-49's are regulations prescribed by the Minister relative to particular tariff items; D-50's are Tariff Board decisions and departmental rulings; D-51's are Made in Canada rulings.
 \$ 5.00 per year

D-Memo Service — Customs Regulations — This service is entirely separate from that for Memos D-47 to 51 described above and includes an "Index to Customs Law and Regulations" with amending service:
 \$10.00 per year

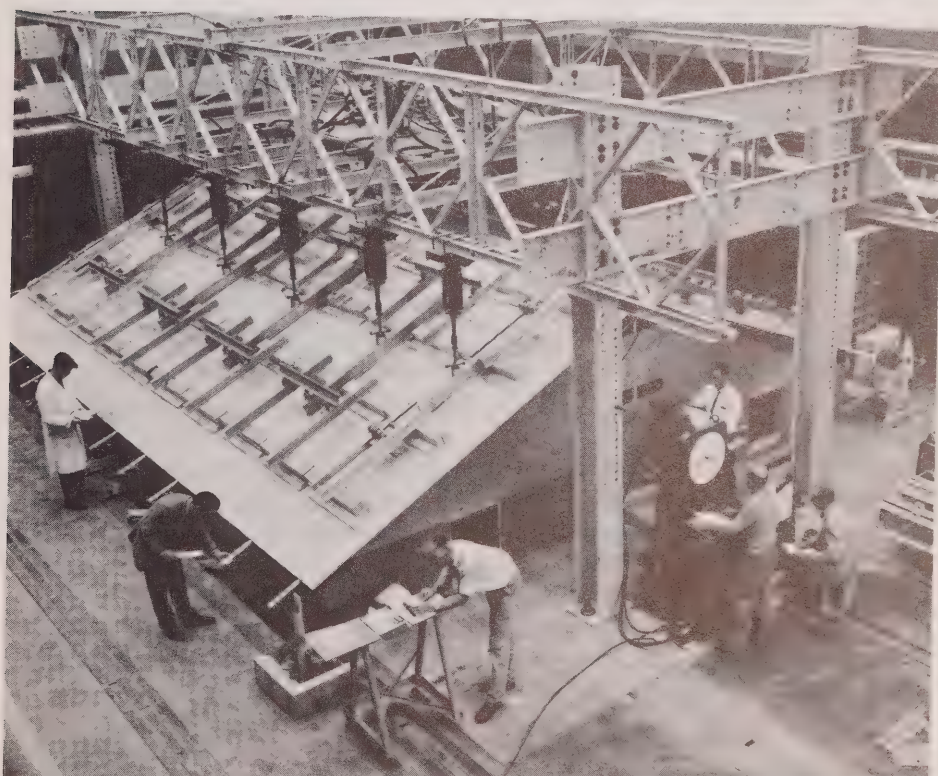
Excise Act \$.75 per copy

Excise Tax Act \$.50 per copy

Excise Circulars Service — Excise regulations including excise taxes and excise duty, plus an "Index to Excise Tax Law, Regulations and Instructions" with amending service \$ 5.00 per year

Fruit And Vegetable Bulletins Service \$ 2.50 per year

Currency Bulletins Service \$ 5.00 per year



The National Research Council of Canada, through its Building Research Division, provides information on the properties of building materials. Shown here are tests being made on a full-scale roof.

CENTRAL MORTGAGE AND HOUSING CORPORATION

The major function of Central Mortgage and Housing Corporation, which was established as a Crown corporation in 1946, is to administer the National Housing Act of 1954, and earlier Housing Acts. Under the provisions of the National Housing Act of 1954, the Corporation is empowered to insure loans made by approved lenders for residential construction, and also makes direct loans on its own account to borrowers unable to obtain insured loans from approved lenders. The Corporation also insures home improvement loans made by banks, and makes special direct loans for low-rental housing, university student residences and municipal sewage treatment projects.

In addition, the Corporation purchases and sells insured mortgages, owns and manages rental projects, and constructs dwellings on behalf of federal Government departments and agencies. An important phase of the Corporation's work is its participation with provincial governments in the construction of public housing and the development of land for residential construction. Central Mortgage and Housing Corporation contributes to the cost of municipal slum clearance projects, makes grants for studies and research in housing and community planning, offers university fellowships and other awards for work in residential architecture and community planning, and sponsors or undertakes research in other aspects of housing and living conditions in Canada.

ENQUIRIES

Enquiries should be addressed to:

Central Mortgage and Housing Corporation,
Head Office,
Ottawa, Ont.

Regional offices are located in Halifax, Montreal, Toronto, Winnipeg and Vancouver. Local offices are established in cities and towns where the operation of the National Housing Act requires an administration centre.

Services and Information

Central Mortgage and Housing Corporation (CMHC) has associations with consumers of housing, builders, developers, planners, landscapers, investors in rental housing, sponsors of low-rental housing, lending institutions, provincial and municipal governments, and members of the legal, architectural and engineering professions. CMHC also works with producers, manufacturers, suppliers, and distributors involved in the production and marketing of the great variety of materials, products, equipment and furnishings required for residential construction.

CMHC Acceptance and Standard Requirements

Since its inception, CMHC has promoted and assisted the development of standard specifications for building materials and methods. Wherever possible, Canadian standards published by the Canadian Standards Association (CSA)

or the Canadian Government Specifications Board (CGSB) are used. The minimum requirements for plans, construction and materials for housing assisted under the National Housing Act are prescribed in the book "Housing Standards", published by the Division of Building Research of National Research Council, and the book "Apartment Building Standards", published by CMHC. Although CMHC usually requires conformance to standard specifications, they are prepared to consider substitution of any building material or method where it can be demonstrated that the proposed substitute is at least equal to what is normally or conventionally used. Prefabricated and other non-traditional building systems are assessed on the basis of information supplied by the sponsor. In the absence of performance standards, experience with traditional building methods is used as a guide to establish anticipated performance.

In this field, CMHC provides a primary aid to business through formal acceptance of building materials, systems and equipment for NHA financed housing. Acceptances are listed in a manual entitled "Acceptable Building Materials, Systems and Equipment" and copies are available at any CMHC office for public reference.

Requests for acceptance are initiated by sponsors, both producers and distributors, to the Supervisor, Building Materials Department, at CMHC's head office in Ottawa. Sponsors are expected to support requests with evidence of suitability and, where a standard specification exists, proof of compliance in the form of test reports from a recognized testing laboratory or agency is usually sufficient. Where no standard exists, CMHC requires complete descriptions including field performance knowledge. CMHC has no laboratory facilities but consults either the Division of Building Research of National Research Council, the Forest Products Research Branch of the Department of Forestry, the Department of Public Works or the Mines Branch of the Department of Mines and Technical Surveys, as required.

When materials, systems or equipment are accepted by CMHC, a letter of eligibility is sent to the proponent and the item is listed in an amendment to the book. Acceptance by CMHC does not imply endorsement or recommendation nor does it infer that the item is the only type suitable for the purpose.

Hundreds of new items are accepted by CMHC each year. By being listed in the CMHC publication, "Acceptable Building Materials, Systems And Equipment", these new products and materials may be used readily in housing financed under NHA. CMHC's inspection forces across Canada need only check to see that the item is installed or used in accordance with the manufacturers' instructions, an essential part of CMHC acceptance unless specifically excepted. In many instances, items not meeting required standards on initial submission have been modified by the proponent of their use, through technical assistance provided by CMHC, and thus made available to the house-building industry.

Financing

Under the terms of the National Housing Act, financing for new house construction is available to individuals, to co-operatives, to builders undertaking

houses for sale and to investors in rental housing. Generally, these loans are made by approved lending institutions — life insurance companies, trust and loan companies and banks — and insured by CMHC. The insurance fee, ranging from 1¾ to 2½ per cent of the amount of the loan, depending on whether the loan is advanced on completion of construction or in instalments as construction progresses, is payable by the borrower.

Loans are based on lending values established by CMHC for land and building, and may be as high as 95 per cent of lending value for home-owner housing and 80 per cent of lending value for rental housing, subject to maximum amounts prescribed by regulation. For home-owner housing the maximum is \$14,900 plus the insurance fee, plus up to \$500 if a fallout shelter is included; for apartment buildings the maximum is \$8,750 per dwelling unit, plus the insurance fee, where the building is of fireproof construction and the units are supplied with heating, hot and cold water, stove, refrigerator and janitor service.

Applications for NHA insured loans are submitted to local offices or representatives of approved lenders. A list of lenders may be obtained from CMHC. Borrowers must satisfy lenders they are capable of carrying out proposed projects and have sufficient financial resources, when added to the mortgage funds, to ensure their completion.

Direct Loans by CMHC

If financing for home-owner housing is not available from approved lenders because of a lack of mortgage funds, CMHC may make direct loans. Builders applying to CMHC for financing must provide evidence that proposed houses have been pre-sold.

CMHC does not make direct loans for speculative rental housing construction, but long-term mortgage loans may be obtained by limited-dividend companies formed to provide low-rental housing for families and elderly persons of low income. These loans may be as high as 90 per cent of lending value.

Marketing Information

Through its Economic Research and Statistics Division at head office, CMHC collects and interprets data which has proven useful to business in the marketing of products. Many of the statistical series are published in the free report, *Canadian Housing Statistics*, which is issued annually. Current housing and mortgage statistics are published in a monthly supplement mailed to those who receive *Canadian Housing Statistics*.

General Information

Through local offices, the Architectural and Planning Division offers assistance to builders and developers by reviewing proposed subdivision plans and advising on modifications required to ensure maximum acceptance of individual lots for NHA construction. Reviews made prior to registration of plans of subdivision have, in many instances, resulted in advice leading to cost

savings for the subdivider as well as design improvements. Local office architects are available for consultation on design and planning problems. CMHC offers films, slide films, exhibits and lecturers on technical and general subjects related to the overall field of housing in Canada.

SELECTED LIST OF PUBLICATIONS

The following is a list of publications available from CMHC, Ottawa. Unless otherwise noted, the publications are free and may be obtained in English or French editions. For those publications for which there is a charge, cheque or money order should be made payable to Central Mortgage and Housing Corporation.

Financing

NHA Loans For Homes — Explains the home-ownership provisions of the National Housing Act and the procedure to follow in obtaining a NHA loan.

NHA Home-Owner Loans By CMHC

NHA Limited-Dividend Loans

NHA Home Conversion Loans

NHA Insured Loans For Rental Housing

NHA Co-operative Housing Loans

Design of Housing

Small House Designs — A catalogue of house designs for which working drawings may be purchased from Central Mortgage and Housing Corporation local offices for \$10.00 per set of four copies. These designs are made available through the co-operation of Canadian architects and Central Mortgage and Housing Corporation.

Choosing A House Design

Principles Of Small House Grouping

The National Housing Act — A Minimum House — A folder outlining the minimum requirements in planning, construction and materials for houses financed under the National Housing Act, including an example of a house designed for outlying areas where municipal services are not available.

Construction

Housing Standards — A booklet stating minimum building standards prepared by the Division of Building Research, National Research Council, and prescribed by Central Mortgage and Housing Corporation for houses built under the National Housing Act.

Apartment Building Standards — A booklet setting out minimum requirements for planning, construction and materials for apartment buildings upon which loans are made under the National Housing Act.

Glossary Of House-Building Terms

What You Should Know About The Inspection Of Your House

Good Building Practice

Acceptable Building Materials, Systems And Equipment — A loose-leaf manual of building materials, systems and equipment accepted by CMHC for use in buildings financed under the National Housing Act. Available on the basis of free issue of the book and payment of an annual subscription of \$5.00 for the supplement service.

Catalogue Of House-Building Construction Systems — A loose-leaf catalogue showing methods of constructing single-family dwellings in various parts of the world. Includes sufficient data to illustrate the systems, gives country of origin and provides the source reference for more detailed study. Price \$7.50. English only.

Reports

Canadian Housing Statistics

Canadian Housing Statistics — Monthly Supplement

Annual Report

Typical Lot And Block Grading

Builders' Bulletin — Issued as a service to builders to provide details of National Housing Act amendments, changes in regulations and policies, and other information of interest to the house-building industry.

Habitat — A Central Mortgage and Housing Corporation magazine published every two months.

A Co-operative Housing Handbook — A booklet outlining co-operative organization, construction and accounting procedures for groups intending to build the co-operative way.

Basement Fallout Shelter — Blueprint For Survival No. 2 — An illustrated booklet intended as a guide for use in the design of fallout shelters in new homes. (Your Basement Fallout Shelter — Blueprint For Survival No. 1 is issued by the Emergency Measures Organization, Ottawa, and provides a design and other basic information on the building of fallout shelters in existing houses.)

The World Of Housing — A leaflet listing films, filmstrips, slide films and exhibits on housing that can be obtained free of charge from CMHC.

DEPARTMENT OF MINES AND TECHNICAL SURVEYS

A primary function of the Department of Mines and Technical Surveys is to provide technological assistance in the development of Canada's mineral resources, through investigation and research in the fields of geology, mineral dressing and metallurgy.

The Department establishes the framework of surveys throughout the country, providing primary control for all mapping, charting and major engineering projects. It produces the base maps used in the development of Canada's natural resources, conducts all the charting of Canada's coastal and inland waters, issues official sailing directions and Canadian sea and air navigation charts, conducts investigation and study in the fields of astronomy, geophysics, geography, oceanography and mineral economics, and administers the Emergency Gold Mining Assistance Act and the Explosives Act.

The Department has six branches: Surveys and Mapping, Geological Survey of Canada, Mines Branch, Dominion Observatories, Geographical Branch and Marine Sciences Branch.

The Department can assist business with regard to new or improved opportunities in mining or mineral processing; marketing; research and development, and production technology. It also can provide general information and services to help improve the position of small business.

ENQUIRIES

In general, enquiries concerning the activities of the Department's five branches may be addressed to:

Chief,
Editorial and Information Division,
Department of Mines and Technical Surveys,
Ottawa, Ont.

This Division will either answer them directly or, if necessary, refer them to the unit concerned. However, if an enquirer is familiar with the Department, his enquiry should be addressed directly to the Director of the Branch concerned.

The Mines Branch maintains a regional office in the Federal Building, Edmonton, Alberta.

MINES BRANCH

Most Departmental services available to business are provided by the Mines Branch, which is prepared to provide assistance on any subject within its field of activity. The primary purpose of technical assistance given by the Branch to Canada's mining and metallurgical industries is to help small enterprises financially unable to provide their own research staffs and equipment; the Branch directs much of its research and investigative work to this end. Numerous examples of the results of this work may be found in the semi-annual progress reports of the Mineral Processing and Physical Metallurgy

Divisions and, to a varying degree, in the reports of the Fuels and Mining Practice, Extraction Metallurgy, and Mineral Sciences Divisions.

Information and Services

SOURCES OF SUPPLY

If demand arises for a certain mineral for a specific purpose, the Branch tries to recommend the deposit which will meet the requirement, using its knowledge of various possible domestic sources of supply. In cases concerning deposits of such minerals as feldspar, mica or limestone, the Branch endeavours to determine possible markets for the material and to devise economic methods of making the material suitable for them.

PROCESSING METHODS

Small companies account for much of the Canadian output of structural clay products and construction materials. The Mines Branch helps them meet foreign competition in the home market by providing assistance in developing improvements in processing methods.

INDUSTRIAL WATERS

The Mines Branch also provides assistance to business as a result of its work on industrial waters, chiefly by providing advice on sources of water of the required quality.

MANUFACTURING TECHNIQUES

The work of the Physical Metallurgy Division is of benefit to business, particularly to small companies engaged in manufacturing shapes, or in need of advice on extrusion techniques and castings.

LABORATORY SERVICES

Mines Branch laboratories are equipped for operations ranging from casting and metal forming to the precise determination of atomic positions in alloys. They have excellent facilities for applied research on an industrial or semi-industrial scale, including complete foundry, heat treatment, metal working and welding equipment.

The extent to which the other units of the Mines Branch can assist business depends on the nature of the subject. For example, the Fuels and Mining Practice Division provides consulting services to industrial agencies on the evaluation and efficient use of Canadian coals in heating and thermal-power installations. On the other hand, the work of the Extraction Metallurgy and Mineral Sciences Divisions is often of direct interest to operators of small mining properties.

PUBLICATIONS

The following publications are available free of charge from the Editorial and Information Division, Department of Mines and Technical Surveys, Ottawa.

A Review Of The Department Of Mines And Technical Surveys — published April 1958.

The Mines Branch — published 1960.

The Geological Survey of Canada — published August 1960.

Functions Of The Mineral Resources Division — published February 16, 1961.

The Canadian Hydrographic Service — issued 1958.

DEPARTMENT OF FORESTRY

The Department of Forestry is primarily concerned with promoting improved management and conservation of Canada's forest resources, more effective utilization of wood coupled with a reduction in waste, and improvement of the competitive position of Canadian forest industries. To these ends, the Department is responsible for conducting comprehensive programs of research related to forestry and the utilization of forest products, and in addition undertakes, promotes and recommends measures for the encouragement of public co-operation in the conservation and wise use of forest resources.

The Minister of Forestry, with the approval of the Governor-in-Council, may enter into agreements with the government of any province for forest protection and management, or forest utilization.

ENQUIRIES

Enquiries of a technical nature and visits to Departmental Laboratories and Field Research Stations across Canada are welcome. Research studies conducted on Canada's forests and forest products have resulted in the accumulation of extensive technical and specific data which is available on request.

Technical information on the properties and utilization of wood products can be obtained from:

Forest Products Research Branch,
Department of Forestry,
Ottawa, Ont.

Vancouver Laboratory,
Forest Products Research Branch,
Department of Forestry,
6620 N.W. Marine Drive,
Vancouver, B.C.

Regional Industrial Liaison Officers of the Forest Products Research Branch, Department of Forestry, at the following addresses:

Maritime Region

C. A. Charlton,
P.O. Box 625,
Fredericton, N.B.

Ontario Region

J. D. Irwin,
4 Yonge Street,
Richmond Hill, Ont.

Western Quebec

Gilles Lessard,
Forest Products Research Branch,
Department of Forestry,
Ottawa, Ont.

Manitoba-Saskatchewan

W. Thornber,
P.O. Box 6300,
Winnipeg 1, Man.

Other information regarding forestry problems can be obtained from:

Administration Branch,
Information and Technical Services,
Department of Forestry,
Ottawa, Ont.

FOREST PRODUCTS RESEARCH

The Forest Products Research Branch is concerned with more efficient utilization of wood and the reduction of waste, thereby aiding in the continued

advancement of Canada's forest industries. Branch Laboratories, located at Ottawa and Vancouver, undertake research studies covering the mechanical, physical, chemical, and anatomical properties of Canadian woods; the development of new and better uses for wood products and wood residues; the development of improved manufacturing techniques.

The results of this research are available to industry through publications, technical courses, technical assistance, as well as through the FPRB Industrial Liaison Service.

The Branch is directly concerned with studies related to manufacturing and other aspects in the following areas:

Timber Harvesting	Veneer and Plywood
Lumber Manufacture	Engineered Wood Products
Wood Seasoning	Containers and Packaging
Wood Preservation	Chemical Products from Wood
Paints and Coatings	Fibre and Particle Board

Secondary wood-using industries are given attention in the following additional fields:

Dimension stock	Furniture	Sash and door
Construction	Utilization of low-grade wood	

Technical Assistance

The Forest Products Research Branch welcomes enquiries requesting advice and information on technical problems associated with the use of wood.

The Branch supplies extensive technical data for national and international specifications. It is represented on the Associate and Technical Committees of the National Building Code, and the Sectional Specification Committees of the Canadian Standards Association for items such as engineered design in timber, laminated construction, plywood, shingles, millwork, poles and piling, preservative treatments, protective packaging and containers. International committees on which it is represented include those of the American Wood Preservers' Association, American Society for Testing Materials, and the Food and Agriculture Organization of the United Nations. Staff members are also active on technical committees of various trade and research associations.

As a result of the above work, the Branch is in a position to supply information on the source, interpretation and application of specifications and standards related to forest products.

Technical Courses

Periodically the FPRB conducts courses in Lumber Seasoning and Improved Sawmill Techniques in various centres across the country. These courses have proved to be an effective medium for informing key industrial personnel of research results which are applicable to industry and have led to improvements in industrial practices. Applications for courses should be directed to one of the FPRB addresses.

Industrial Liaison

Field officers of the Industrial Liaison Service of the FPRB assist industry by making plant visits for consultation and for supplying information related to technical problems. The new service is proving to be a useful aid in disseminating the results of forest products research. In addition, this close relationship with industry assists in determining laboratory research programs which will take specific regional and industrial problems into account.

FOREST RESEARCH

The Forest Research Branch provides basic information to industrial firms, associations and others concerned with management of forests, woodlots and plantations. It conducts research studies into the occurrence, growth and development of trees; forest surveys; and development of new or improved methods for forest management and forest fire control. Information is made available to industry through publications, instruction and demonstrations.

This Branch has seven district offices: Victoria, B.C.; Calgary, Alta.; Winnipeg, Man.; Richmond Hill, Ont.; Quebec, P.Q.; Fredericton, N.B.; St. John's, Nfld. It also operates the Petawawa Forest Experiment Station at Chalk River, Ont.

FOREST ENTOMOLOGY AND PATHOLOGY

The Forest Entomology and Pathology Branch provides technical advisory services to industrial firms and associations, and others concerned with control of insects and diseases affecting forests, woodlots and shade trees. Regional laboratories are located at Corner Brook, Nfld.; Debert, N.S.; Fredericton, N.B.; Quebec, P.Q.; Maple (Toronto) and Sault Ste. Marie, Ont.; Winnipeg, Man.; Saskatoon, Sask.; Calgary, Alta.; and Vernon and Victoria, B.C.

PUBLICATIONS

Lists of publications of the respective Branches can be obtained, free of charge, from any of the above-mentioned enquiry points. Most of the Department's publications are available without charge.

Publications of direct interest to Canadian industry are available in the following general areas based on research studies conducted by the Branches of the Department:

Strength And Related Properties Of Wood And Wood Products

Containers And Packaging For A Wide Variety Of Products

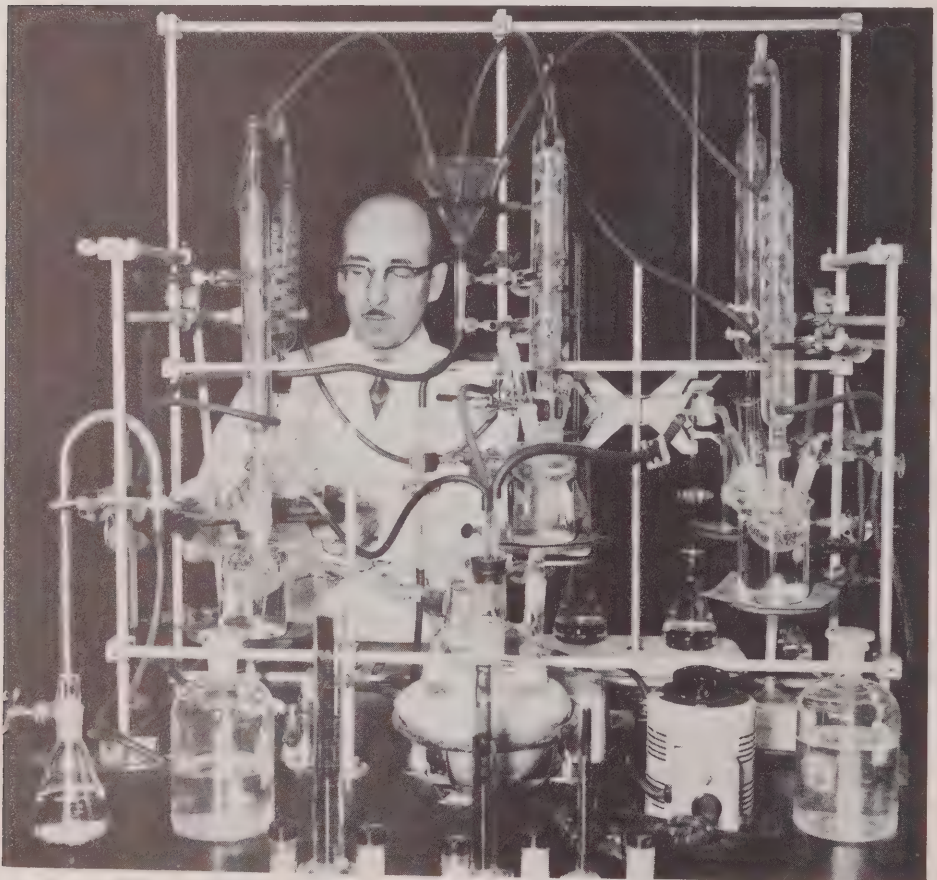
Evaluation Of Connectors For Engineered Wood Products

Design And Evaluation Of Roof Trusses And Wall Components For General Construction

Veneer, Plywood And Adhesives

Devices For Non-Destructive Testing Of Wood And General Quality Control

Protective Coatings Such As Paints And Fire Retardant Treatments
Wood Preservatives, Their Evaluation, And Development Of Treating Schedules
Factors Influencing The Harvesting Of Sawlogs
Factors Influencing The Manufacture Of Sawlogs Into Lumber
Performance Of Cutting Tools Particularly In Sawmilling
Seasoning Of Lumber And Recommended Practices
Utilization Of Lumber Manufacturing Residues
Christmas Tree Industry In Canada
Improved And New Methods Of Forest Management
Developments Of Detection, Suppression And Control Techniques For Forest
Fires
Control Of Insects And Diseases Affecting Forests, Woodlots And Shade Trees



The Forest Products Research Branch are constantly experimenting with wood and bark to develop valuable commercial products.

DEPARTMENT OF FISHERIES

The immediate objectives of the Department of Fisheries are the conservation, development and general regulation of primary fishery resources. However, the Industrial Development Service of the Department and the Fisheries Research Board assist business by developing and promoting improved technology in the fishing industry.

ENQUIRIES

Enquiries of a technical nature may be addressed to:

Industrial Development Service,
Department of Fisheries,
Ottawa, Ont.

TECHNOLOGICAL ASSISTANCE

Fisheries Research Board

The Fisheries Research Board, the scientific arm of the Department of Fisheries, develops new preserving and processing techniques and new methods for the utilization of fish wastes. The Board is also actively engaged in increasing efficiency in the fishing industry by improved mechanization.

Industrial Development Service

The Industrial Development Service assists business by developing and demonstrating equipment for processing, transporting and handling fish and by developing and improving fish products, packaging and fish plant layouts.

FINANCIAL ASSISTANCE

Businesses may obtain financial assistance from the Department for the construction of fishing vessels, bait freezers and holding facilities. Salt assistance is also provided to fishermen and fish processors using salt for curing fish. Applications for vessel construction loans should be directed to the Provincial Fisherman's Loan Board in the applicant's province. Applications for grants to assist in the construction of bait freezers and holding facilities should be made to the Industrial Development Service, Department of Fisheries, Ottawa. Information on salt assistance can be obtained from the local offices of the Department of Fisheries.

PUBLICATIONS

Annual Report—available from the Queen's Printer, Ottawa. Price \$.50. Cheque or money order should be made payable to the Receiver General of Canada.

The following publications are available without cost from the Information and Consumer Service, Department of Fisheries, Ottawa:

Canadian Fisheries Reports – A technical journal which appears intermittently. It is intended for restricted distribution but will be sent to those actively connected with the fishing industry.

Trade News – A magazine published monthly, containing articles on the commercial fisheries, current production and marketing conditions as well as other news of interest to members of the fishing industry.



The Department of Fisheries provides technical and financial assistance to fishing operations like this one near Ocean Falls B.C. and those on a larger scale. Primary aim of the Department is conserving, developing and regulating Canada's fishing resources.

CANADIAN MARITIME COMMISSION

The Canadian Maritime Commission is a permanent agency of the Government established to foster the maintenance and development of a Canadian merchant marine and shipbuilding industry.

ENQUIRIES

Enquiries may be directed to:

Canadian Maritime Commission,
124 O'Connor Street,
Ottawa, Ont.

Ship Construction Assistance Act

The Commission administers the Ship Construction Assistance Regulations, under which financial aid may be obtained for the construction in Canadian shipyards of various types of vessels. The assistance takes the form of a subsidy amounting to 40 per cent of the cost of tugs of 50 gross tons or over, any self-propelled vessel of 100 gross tons or over, or non-self-propelled vessels of 200 gross tons or over. The subsidy is 50 per cent of the cost for fishing trawlers for use off the East Coast, if one used trawler is withdrawn from fishing operations.

Canadian Vessel Construction Assistance Act

Financial aid is also available under the Canadian Vessel Construction Assistance Act which permits depreciation, for income tax purposes, of up to 33⅓ per cent a year in respect of new construction and conversions carried out in Canadian yards. The Act also extends tax benefits if vessels are sold and the proceeds used for replacement. In addition, the Act allows tax-free reserves for quadrennial surveys.



The Canadian Highlander unloads a cargo of wheat flour at Prince George Dock, Nassau, Bahamas. Foodstuffs of various kinds rank first among varied Canadian exports to those islands.

DEPARTMENT OF AGRICULTURE

The Department of Agriculture is engaged in a wide range of activities relating to all aspects of the agricultural industry in Canada. These activities include continuing research into the physical and economic problems of agriculture, grading and inspection of farm products, and prevention and control of diseases and other pests of crops and livestock, conservation of soil and water resources, provision of farm credit, administration of grain marketing legislation. This Department also administers measures designed to alleviate the hazards of weather and the effects of market fluctuations.

The Department comprises three branches — Administration, Production and Marketing, and Research. In addition, there are two Crown corporations (Farm Credit Corporation and the Canadian Wheat Board), and seven special act administrations (for example, Board of Grain Commissioners, Agricultural Stabilization Board).

ENQUIRIES

Requests for publications of the Department of Agriculture and general information on agricultural subjects should be directed to:

Information Division,
Canada Department of Agriculture,
Ottawa, Ont.

Specific enquiries may be directed as follows:

ECONOMIC INFORMATION —

The Director,
Economics Division,
Canada Department of Agriculture,
Ottawa, Ont.

LEGISLATION AND POLICIES IN THE FIELDS OF AGRICULTURAL PRODUCTION, MARKETING, AND ANIMAL AND PLANT DISEASE CONTROL —

The Director-General,
Production and Marketing Branch,
Canada Department of Agriculture,
Ottawa, Ont.

BASIC AND APPLIED RESEARCH PROGRAM ON AGRICULTURAL PROBLEMS —

Scientific Information Section,
Research Branch,
Canada Department of Agriculture,
Ottawa, Ont.

Economic Research

The Economics Division:

- Provides an economic research and advisory service to the Department and for the agricultural industry in general;

- Assists in formulating and carrying out programs such as those related to stabilization of farm prices and income, rural rehabilitation and development, marketing, farm credit, crop insurance, and international programs;
- Collects, analyzes and interprets facts relating to marketing costs, marketing channels, price and income data, co-operatives and other economic information.

The Division's research activity covers all economic aspects of agriculture, including farm supply and consumer demand projections, which are considered from both domestic and international points of view in relation to producers and consumers. The results of this work are available to farmers, businessmen and others interested in the economic aspects of production, processing and marketing of agricultural and food products.

Information

The Information Division collects and distributes information arising from the research work and development and regulatory programs of the Department.

Production and Marketing

The Production and Marketing Branch is mainly concerned with administration and regulations pertaining to legislation and policies in the fields of agricultural production, marketing, and animal and plant disease control. In addition, the Branch assists producers and other businessmen affected by such legislation. Branch Divisions and their responsibilities are as follows:

CONSUMER SECTION

Chief function is to assist in developing the consumer market for Canada's agricultural food products.

MARKETS INFORMATION SECTION

Responsible for the compilation, publication and distribution of market information respecting livestock, meats, wool, fruits, vegetables, dairy products, eggs and poultry products.

GENERAL SERVICES AND COLD STORAGE SECTION

- Administers the Cold Storage Act dealing with the payment of subsidies for the construction of public cold storages;
- Includes the Retail Inspection Unit which inspects agricultural products for compliance with prescribed grade standards and regulations for fruits, vegetables, honey, eggs, maple, dairy and poultry products;
- Maintains Cargo inspectors at main Canadian ports to check on the handling of Canadian produce moving to export markets;
- Maintains an inspector overseas to check the handling and condition of arrivals of Canadian exports at British ports and markets.

DAIRY PRODUCTS DIVISION

- Enforces requirements of the Canada Dairy Products Act and Regulations dealing with manufacture, sale and grading of dairy products;
- Keeps in touch with developments of the dairy industry throughout the world.

FRUIT AND VEGETABLE DIVISION

Work is mainly concerned with:

- Administration of the Fruit, Vegetables and Honey Act; the Maple Products Industry Act; the Processed Fruit and Vegetable Regulations under the Meat and Canned Foods Act;
- Assistance to growers, growers' associations and distributors in finding new markets and advising as to market conditions.

HEALTH OF ANIMALS DIVISION

- Administers the Animal Contagious Diseases Act and the Meat Inspection Act;
- Operates laboratories for animal disease research, investigation and diagnosis.

LIVESTOCK DIVISION

Responsible for:

- Activities under particular acts pertaining to grading of meat carcasses, wool and export bacon;
- Grading and promotion of ranch-produced furs;
- Bonding of commission men and dealers on stockyards;
- Administration of the Grants to Fairs regulations;
- Supervision of race track betting in Canada.

PLANT PRODUCTS DIVISION

Functions include administering acts and regulations respecting seeds, feeding stuffs, fertilizers, pest control products, flue-cured tobacco; hay and straw, flax fibre and binder twine, freight assistance on feed grains, and financial assistance for agricultural lime production.

Seeds, feeding stuffs, fertilizers and pest control products must be sold under prescribed standards or grades or specific chemical or potency guarantees. Registration with the Department must precede sales.

PLANT PROTECTION DIVISION

Responsible for:

- Enforcement of regulations under the Destructive Insect and Pest Act in respect to import and export shipments of plants and plant products;
- Certification of all seed potatoes and of flower bulbs produced in British Columbia.
- Inspection of ocean vessels at seaboard and other ports prior to the loading of cargoes of grain and cereal products for export.

POULTRY DIVISION

Work covers the National Poultry Breeding Program, administration of regulations relating to poultry products and various activities pertaining to the merchandising of these products.

Agricultural Research

The Research Branch implements a broad program of basic and applied research. Includes seven Research Institutes at Ottawa; two other Research

Institutes; nine Regional Research Stations; two regional Research Laboratories; 26 Experimental Farms; four laboratories; two Forest Nursery Stations and 20 Substations.

The Institutes are organized on a scientific rather than a problem basis and are engaged primarily on basic research of wide application. Work performed by these Institutes of immediate interest to businessmen includes identification of plants, insects and pathogens; fruit and vegetable processing; processing of dairy products; apiculture; studies on chemicals used or intended for use in agriculture for insect, disease or weed control.

The organization and work of establishments other than Research Institutes is related to the primary agricultural problems in Canada's various agricultural regions.

SELECTED LIST OF DEPARTMENTAL PUBLICATIONS

Unless otherwise indicated, publications are available without cost from:

Information Division,
Department of Agriculture,
Ottawa, Ont.

When requesting publications which are not provided free of charge, include a cheque or money order made payable to The Receiver General of Canada.

General

Organization Of The Canada Department Of Agriculture

List Of Publications Of The Department Of Agriculture — Annual

List Of Published Material, Economics Division, Canada Department Of Agriculture

Farming In Canada

Current Review Of Agricultural Conditions In Canada — Bimonthly

Economic Annalist — Bimonthly

Co-operatives

Directory Of Co-operative Associations In Canada

Co-operation In Canada — Annual

Credit Unions In Canada — Annual

Dairy Products

List Of Cheese Factories And Creameries In Canada

Dairy Produce Market Report — Weekly

Farm Organizations

Directory Of Farmers' Organizations And Marketing Boards In Canada

Fruits and Vegetables

Business Problems Of The Small Cannery — Obtainable only from the Queen's Printer. Price \$.50.

Crop And Market Report — Fruit, Vegetables And Honey — Weekly
Potato Market Service — Daily

Legislation

ACTS AND REGULATIONS

Agricultural Products Co-operative Marketing Act
Animal Contagious Diseases Act And Regulations
Canada Agricultural Products Standards Act And Regulations
Canada Dairy Products Act And Regulations
Cheese And Cheese Factory Improvement Act
Cold Storage Act
Destructive Insects And Pest Act And Regulations
Feeding Stuffs Act And Regulations
Fertilizers Act And Regulations
Fruit, Vegetables And Honey Act And Regulations
Grading And Marking Of Dressed And Eviscerated Poultry
Grading And Marking Of Eggs
Hatchery Regulations
Hay And Straw Inspection Act And Regulations
Inspection And Sale Act And Regulations
Livestock And Livestock Products Act And Regulations
Maple Products Industry Act And Regulations
Meat And Canned Foods Act And Regulations (Processed Fruit and Vegetables)
Meat Inspection Act And The Meat Inspection Regulations
Pest Control Products Act And Regulations
Seeds Act And Regulations
Wheat Co-operative Marketing Act

Reviews of Legislation

Federal Agricultural Legislation In Canada
Chronology Of Canadian Agricultural Policies
Provincial Agricultural Legislation In Western Canada
Provincial Agricultural Legislation In Quebec And Ontario
Provincial Agricultural Legislation In The Atlantic Provinces
Federal Agricultural Assistance Programs

Livestock and Poultry

Meat Carcass Grading — Obtainable only from the Queen's Printer. Price \$.25.
Hog Grading
Beef And Veal Grading
Lamb And Mutton Grading

Livestock Market And Meat Trade Review — Annual
Origin Of Livestock Marketed — Monthly
Canadian Standard Egg Grades — Illustrated Chart
Standards Of Quality For Dressed Poultry — Folder
Poultry Products Market Report — Weekly

Marketing Boards

Marketing Boards And Provincial Legislation, Canada

Trade

Canada — Trade In Agricultural Products With The United Kingdom, The United States, And All Countries — Revised Annually
Exports, Imports And Domestic Disappearance Of Agricultural Products As A Percentage Of Production, Canada — 1935 to Date
Canada Production, Trade And Prices For Principal Agricultural Products — 1925 to 1958
Canada And The United States Tariffs On Selected Agricultural Products — Revised Annually

Transportation and Storage

Directory Of Cold Storage Warehouses In Canada
Transportation And Storage News Letter — Monthly

Miscellaneous

Survey Of The Law Of Water In Alberta, Saskatchewan And Manitoba — Obtainable only from the Queen's Printer. Price \$1.00.

FARM CREDIT CORPORATION

The Farm Credit Corporation was established in 1959, as successor to the Canadian Farm Loan Board, to assist Canadian farmers in the reorganization of their farms into economic family farm units by providing long-term mortgage credit. The lending activities of the Corporation are conducted through a field staff of about 150 Farm Credit Advisors, located in farming communities across Canada.

ENQUIRIES

Information concerning the facilities offered by the Corporation may be obtained from the local Farm Credit Advisor, or by writing to one of the following Branch Offices:

Kerr Building,
1636 Pandosy Street,
Kelowna, B.C.

235 Garry Street,
Winnipeg, Man.

Post Office Building,
100 Street and 101 A. Avenue,
Edmonton, Alta.

20 Eglinton Avenue E.,
Toronto, Ont.

Lounsbury Building,
10 Alma Street,
Moncton, N.B.

1630 Albert Street,
Regina, Sask.

24A, Palais Montcalm,
Quebec 4, P.Q.

The Head Office of the Corporation is located at:
150 Kent Street,
Ottawa, Ont.

Who May Borrow

The Corporation may lend to those whose principal occupation is farming, which is defined as "livestock-raising, dairying, fruit-growing and all tillage of the soil". This is not an exclusive definition of farming but refers to farming in the generally accepted sense, involving the use of land to produce crops for cash sale or for feeding to livestock. A loan may not be made to an applicant who has the resources required to complete an economic family farm unit without assistance from the Corporation.

Two Types of Loans

A Standard loan may be obtained on the security of farm lands in an amount not exceeding 75 per cent of their appraised value, or \$20,000 — whichever is the lesser — for a single farming enterprise.

A "Package-deal" loan, designed to cover all the long-term and intermediate-term credit needs of capable young farmers starting with limited capital, may be obtained in an amount not to exceed the lesser of \$27,500 or 75 per cent of the value of the real estate, basic herd livestock and necessary farm equipment.

Loans may be for periods of up to 30 years, and bear interest at the rate of five per cent. Life insurance for normal outstanding amount of the loan is available through the Corporation.

Advisory Services

In addition to providing long-term mortgage credit, the Corporation, through its local Farm Credit Advisors, provides applicants with advice to help them make the best use of available resources in the organization, development and operation of their farming enterprises as economic family farm units. This is a new and distinctive feature of the Farm Credit Act. Loans may not be made on farm land that is not a part of a farm unit large enough to produce, under the operation of the applicant, sufficient crops and fodder which, whether fed to livestock with or without normal purchased feed supplement, or marketed directly, or both, will yield sufficient revenue to pay the cost of operation and maintenance of the farm unit, provide a livelihood for the applicant, and repay the required credit within the appropriate period.

How Loans May Be Used

Loans may be used to:

- Acquire farm land and to erect or modernize farm buildings.
- Purchase basic-herd livestock and necessary farm equipment.
- Provide lime, fertilizer and seed to establish permanent plantings.
- Discharge liabilities or for any purposes which the Corporation may consider necessary for the organization and operation of an economic family farm unit.

For Further Information

The Corporation's information booklet, "Credit For Profit", outlining services available from the Corporation, may be obtained from local Farm Credit Advisors or by writing to the appropriate Branch Office.

DOMINION BUREAU OF STATISTICS

As Canada's central statistical agency the Dominion Bureau of Statistics (DBS) is responsible for the compilation and publication of facts on the economic and social life of Canada. Its objective is to produce statistical information which government, business, industry, labour, and Canadians in general can use in reaching decisions. In the case of business, DBS statistics are a source of useful information on subjects such as production, trade, markets, sales, costs, and prices.

In today's economy, the businessman's personal knowledge of his industry and markets is limited by their size and complexity. Statistics can be used to extend his range of knowledge about them and answer, or help answer, such questions as: What is manufactured in Canada? How much and by whom? Who uses it? What is the size of a particular market? What is its scatter? Can it be served more effectively?

All businessmen take the facts available from their accounting records into consideration when making decisions. Statistical facts can be looked upon as an extension of business accounts, designed to provide information about the economy similar to that which account books provide for an individual firm. Accounts look inward to describe the operations of the firm, and statistics look outward to illuminate the economic environment within which the firm operates.

DBS releases approximately 500 publications each year, ranging from single-page bulletins to the Canada Year Book of 1,300 pages. An indication of the wide range of statistical information thus made available is provided by the Selected List Of DBS Publications which follows this chapter. The applications which businessmen make of the information provided by DBS are extremely varied but, in general, are used for three principal purposes: To measure a firm's individual performance against that of others performing similar functions; to improve knowledge about markets for products sold by a firm; to determine the market potential for a product which a firm could manufacture but does not.

ENQUIRIES

General enquiries and those covering several subjects should be addressed to:

Information Services Division,
Dominion Bureau of Statistics,
Ottawa 3, Ont.

Enquiries for statistics about specific subjects — prices, wages, manufacturing, imports — should be addressed to the DBS division responsible for their calculation. For a list of Divisions see "Current Publications of DBS" mentioned at the end of this chapter.

DBS cannot supply all the statistics requested in all cases. The demand exceeds the supply, particularly for detail, and information of more general a nature than requested is often all that can be provided. However, when specific data of the kind requested is not collected, related information can often be supplied.

The majority of the many thousands of enquiries which DBS receives can be answered satisfactorily but many are so worded that it is impossible to be certain as to what information is required. Written enquiries should be as precise and complete as possible, indicating specific periods (year, month) for which the information is required. If enquiries include an outline of the purpose for which the information is sought, it may be possible for DBS to provide additional useful information beyond that specifically requested.

Statistics are not always as up to date or available in as much detail as users would like. Up-to-date statistics are frequently not detailed, because detail takes time to compile, collect, tabulate, and publish. In the case of the Census, detail takes precedence over timeliness. Thus, detailed facts about population, agriculture, housing, and merchandising derived from the Census are published only every five or ten years, and there is a considerable time lapse between census dates and publication. On the other hand, figures of monthly shipments of several hundred commodities are available, on average, five weeks after the month's close. These current statistics are an important complement to annual industry statistics which are not available, for the most part, until at least twelve months after the close of the year.

More current information on a particular industry than contained in the annual industry report is often available. Later information can sometimes be supplied on request, and sometimes there is information relating to the industry in other reports published earlier.

Not all information in DBS files is published. Some is too limited in interest to warrant publication, but is available on request, either free or at cost of compilation. Some is not published because it would reveal an aspect of the operations of an individual firm. Information of this nature, of course, may not be supplied to anyone.

D.B.S. Regional Offices

DBS has eight Regional Offices as listed below. These offices maintain a file of publications available for reference, and their staffs will supply information whenever possible, or forward the enquiry to the Ottawa office. When writing, address correspondence to Dominion Bureau of Statistics at the following addresses:

P.O. Box 5785,
5th Floor, Sir Humphrey Gilbert Bldg.,
Duckworth Street,
St. John's, Nfld.

Room 830,
1165 Bleury Street,
Montreal, P.Q.

Room 412,
4th Floor, Federal Building,
269 Main Street,
Winnipeg, Man.

P.O. Box 244,
526 Ralston Building,
105 Hollis Street,
Halifax, N.S.

8th Floor, MacKenzie Bldg.,
36 Adelaide Street East,
Toronto, Ont.

Room 533,
Federal Public Building,
107th Street,
Edmonton, Alta.

Room 404,
326 Howe Street,
Vancouver, B.C.

Tunney's Pasture,
Ottawa, Ont.

INFORMATION AND SERVICE

The following examples, taken from DBS files, have been selected to indicate the varied application of statistics in solving business problems.

Starting a New Enterprise

The formation of a company was being considered to sell an imported consumer item, and later organize production in Canada. For purposes of a preliminary market survey, DBS was asked for figures, by province, of the age and sex of the population, the average number of persons per family, and the personal income per capita for the most recent year.

Up-to-date figures on the requested population classifications were supplied, as well as estimates of average per capita personal income by provinces, and a percentage distribution of individuals and families by various income ranges. For further information on income, the enquirer was referred to "Taxation Statistics", published by the Department of National Revenue, containing statistics compiled from income tax returns.

Expanding an Established Business

Partners in a small tool and die company decided to explore the possibilities of enlarging their range of products when their regular business slackened after several good years. They obtained from DBS all available detail on imports of metal commodities of a type they were equipped to make and felt capable of handling. Selecting several items which were imported in substantial quantities mainly from the United States, they tracked down and approached the American companies who were exporting them to Canada regarding the possibilities for producing the items in Canada under licence. An arrangement was made which raised total plant production to a higher level than in previous years.

Planning Marketing and Sales Programs

The manager of a steel firm was seeking the following information on the market for ten small steel components which are used in certain electrical appliances and machinery: present consumption by manufacturers in Canada, how much of the market was supplied by production in Canada, if any, and how much was supplied by imports.

From its published reports, DBS was able to supply all the figures requested for three of the components and figures on imports for two others. For the remaining items, separately recorded imports or Canadian production figures were not available. However, by checking through a number of annual reports covering industries making the kinds of equipment and consumer goods in which the parts would be used — in consultation with the appropriate statistician — the enquirer was able to select additional helpful information. This

case illustrates the advantages of a personal visit to DBS, especially by those seeking information of a highly specialized nature. As a result of the visitor's discussions with statisticians working in the field of his concern, a number of useful publications were selected for his examination which might otherwise have been overlooked. However, it is appreciated that personal visits are possible for only a small proportion of those seeking information from DBS.

Assessing Business Results

The proprietor of a retail hardware and sporting goods store wrote for "any pertinent statistics" that would enable him to determine how his store's operating expenses compared with general experience in the same type of retail merchandising.

In this case, DBS supplied a report on a study of the financial structure and operating results of retail hardware stores. This is one of a series of studies, made every second year, covering a number of the larger retail trades and based on a sample of stores in each. The reports present ratios of each of the following as a per cent of net sales: gross profit, operating expenses, and net profit. They provide breakdowns for owned and rented stores, sales sizes, and incorporated and unincorporated stores, as well as data on assets, liabilities, and net worth.

SELECTED LIST OF DBS PUBLICATIONS

DBS publications are available from:

Publications Distribution,
Dominion Bureau of Statistics,
Ottawa, Ont.

Cheque or Money Order should be made payable to the Receiver General of Canada. Unless otherwise indicated, the titles listed are annual publications.

Current Publications of the Bureau of Statistics

The most useful document for those who wish to scan the full range of information available from DBS, and order that of interest to them. It is available free. It contains a complete list of titles, and a subject index which enables the reader to determine what publications contain facts on each of several thousand commodities and many subjects — from acids to zinc, from advertising to unemployment. The catalogue requires some 80 pages to list all DBS publications and provides a few words explaining the contents of each.

Daily Bulletin

For those who wish to keep in touch with DBS statistics as they are released. It lists and summarizes all information published each day. The subscription price is \$1.00 per year.

Weekly Bulletin

Covers the statistics published each week. The subscription price is \$1.00 per year.

Canadian Statistical Review

Published monthly, it keeps readers abreast of current economic trends, and brings together several thousand statistics in the field of trade, manufacturing, finance, labour, transportation, and prices. For most of the series shown, additional detail is available in other publications. The subscription price is \$5.00 per year.

Manufacturing Industries of Canada: Summary for Canada — 24 pp. Textual analysis of trends in manufacturing; summary of principal statistics from 1917 to latest year; principal statistics for 40 leading industries	\$.50
Separately published summaries for Atlantic Provinces, Quebec, Ontario, Prairie Provinces, British Columbia, and the Territories. Each	\$.50
Manufacturing Industries of Canada: Geographical Distribution — 122 pp. Historical summary of principal statistics; by province, county or census division, city, town and selected metropolitan areas	\$1.50
Veneer and Plywood Industry — Bilingual. 18 pp.	\$.50
Miscellaneous Wood-Using Industries — Bilingual. 12 pp.	\$.50
Separate compilations containing principal statistics and lists of firms of individual industries covered by this report. Each	\$.25
Paper Box and Bag Industry — Bilingual. 22 pp.	\$.50
Printing Trades — Bilingual. 36 pp.	\$.75
Roofing Paper Industry — Bilingual. 10 pp.	\$.50
Miscellaneous Paper Goods Industry — Bilingual. 18 pp.	\$.50
Stoves and Furnaces — Monthly. 4 pp. Production and shipments of stoves and furnaces by types	\$.10 a copy, \$1.00 a year
Steel Wire and Specified Wire Products — Monthly. 3 pp.	
Production, shipments, imports and exports	\$.10 a copy, \$1.00 a year
Non-Ferrous Scrap Metal and Secondary Non-Ferrous Ingot — Quarterly. 4 pp.	
Stocks, purchases and sales	\$.25 a copy, \$1.00 a year
Wire and Wire Goods Industry — 16 pp.	\$.50
Miscellaneous Iron and Steel Products Industry — 14 pp.	
Architectural work, fireplace furnishings, steel forgings, machinery, safes and vaults, sanitaryware, etc.	\$.50
Miscellaneous Non-Ferrous Metal Products Industry — 6 pp.	
Electroplating supplies, weatherstrip, railway and marine lamps, window screens, metallic packing, etc.	\$.25
Boat Building Industry — 12 pp.	\$.50
Shipbuilding Industry — 8 pp.	\$.25
Machine Shops Industry — 16 pp.	\$.50
Machinery Industry — 26 pp.	\$.50
Motor Vehicles Industry — 14 pp.	\$.50
Motor Vehicle Parts Industry — 16 pp.	\$.50
Railway Rolling Stock Industry — 10 pp.	\$.50

- Miscellaneous Transportation Equipment Industry** — 8 pp.
Horsedrawn wheeled vehicles, sleighs, bodies and boxes, wheels, hubs, spokes, etc. \$.25
- Specified Domestic Electrical Appliances** — Monthly. 2 pp.
Production and shipments of specified electric appliances.
..... \$.10 a copy, \$1.00 a year
- Electrical Apparatus and Supplies Industry** — 40 pp.
Historical table on number of plants, employees, salaries and wages, cost of fuel and electricity, gross selling value of products; inventories; factory shipments of various products; imports and exports \$.75
- Coal and Coke Statistics** — Monthly. 14 pp.
Production, imports and exports; sales and consumption by provinces and urban areas; number of employees at mines \$.20 a copy, \$2.00 a year
- Miscellaneous Products of Petroleum and Coal Industry** — 8 pp.
Principal statistics include such products as asphalt compounds, wood preserver, furnace cement, asphalt tile, paving asphalt \$.25
- Sales of Paints, Varnishes and Lacquers** — Monthly. 1 p.
Sales classified by outlets, monthly and cumulative.
..... \$.10 a copy, \$1.00 a year
- Specified Chemicals** — Monthly. 1 p.
Production of specified chemicals, monthly and cumulative.
..... \$.10 a copy, \$1.00 a year
- Soaps and Synthetic Detergents** — Monthly. 3 pp.
Production and shipments, monthly and cumulative.
..... \$.10 a copy, \$1.00 a year
- Fertilizer Trade** — 14 pp.
Sales and distribution for the year ending June 30 \$.50
- Inks Industry** — 10 pp. \$.50
- Paints, Varnishes and Lacquers Industry** — 16 pp. \$.50
- Sales of Pest Control Products by Canadian Registrants** — 5 pp.
Sales of agricultural dusts and sprays. Names and addresses of firms not included \$.25
- Polishes and Dressings Industry** — 10 pp. \$.50
- Soaps, Washing Compounds and Cleaning Preparations Industry** — 14 pp. \$.50
- Miscellaneous Industries** — 28 pp.
Artificial flowers and feathers; candles; clocks and watches; fountain pens and pencils; hair goods; ice; instruments; models and patterns; lamps; ophthalmic goods; orthopaedic and surgical appliances; smokers' supplies; plastic products; signs; stamps and stencils; statuary and art goods; toys and games; typewriter supplies; umbrellas. Names and addresses of firms not included \$.50
- Inventories, Shipments and Orders in Manufacturing Industries** — Monthly. 52 pp. Values of shipments, new and unfilled orders and month-end inventories by months in all manufacturing industries.
..... \$.40 a copy, \$4.00 a year

New Manufacturing Establishments in Canada: Semi-annual — 75 pp.	
Names, addresses and principal products of new manufacturing plants.	\$1.00 a copy, \$2.00 a year
Corporation Profits — Quarterly. 12 pp.	
Financial statistics of estimated total sales, profits, depreciation, and income taxes by major industry groups	\$.50 a copy, \$2.00 a year
Credit Statistics — Monthly. 4 pp.	
Value of personal loans and instalment credit held by licensees, instal- ment credit held by sales finance companies on consumer and commer- cial goods, and department store accounts ..	\$.10 a copy, \$1.00 a year
Price & Price Indexes — Monthly. 34 pp.	
Monthly indexes of retail prices for Canada and regional cities, and data on average retail prices of selected food items; indexes of wholesale prices with component details	\$.30 a copy, \$3.00 a year
Chain Stores Sales and Stocks — Monthly. 1 p.	
Total sales and inventories for 11 trades and total all trades.	\$.10 a copy, \$1.00 a year
Department Stores Sales and Stocks — Monthly. 4 pp.	
Total retail sales by provinces and kinds of business for chain and inde- pendent stores	\$.10 a copy, \$1.00 a year
Retail Trade — Monthly. 10 pp.	
Total retail sales by provinces and kinds of business.	\$.30 a copy, \$3.00 a year
Retail Credit — Quarterly. 6 pp.	
Dollar volume and percentage composition of cash, credit, instalment and charge sales; accounts outstanding, by kinds of business.	\$.25 a copy, \$1.00 a year
Wholesale Trade — Monthly. 2 pp.	
Indexes of sales by regions and kinds of business.	\$.10 a copy, \$1.00 a year
Farm Implement and Equipment Sales — Quarterly. 2 pp.	
Total sales of all new machines and repair parts; sales of selected major machines; accumulated quarterly by economic region.	\$.25 a copy, \$1.00 a year
Hotels — 16 pp.	
Statistics on hotels, including number, receipts, employment, expenses, and occupancy	\$.50
Laundries, Dry Cleaners and Dyers — 18 pp.	
Number, receipts, employment, and operating expenses	\$.50
Retail Chain Stores — 30 pp.	
Stores, sales, salaries, stocks, accounts outstanding	\$.50
Warehousing — 12 pp.	
Value of property, revenues and expenses, employees, salaries and wages, equipment and storage space occupied, by provinces	\$.50

New Residential Construction — Monthly. 30 pp.

Construction of dwelling units in Canada, showing starts, completions and units under construction; figures for provinces and urban centres of 5,000 or more population \$.30 a copy, \$3.00 a year

Construction in Canada — Issued before mid-summer each year. 50 pp.

Principal statistics on construction for two preceding years and estimates for current year \$1.00

Household Facilities and Equipment — 20 pp.

Special survey of household facilities taken in May of each year \$.50

Exports — Monthly. 160 pp.

Detailed figures for exports, showing countries to which each commodity was exported; monthly figures and cumulative totals from beginning of calendar year \$.75 a copy, \$7.50 a year

Imports for Consumption — Monthly. 8 pp.

Summary figures of imports into Canada by groups and major commodities, and by countries and trading areas \$.20 a copy, \$2.00 a year

Commodities Imported from Each Country — Quarterly. 130 pp.

Detailed figures for imports, showing commodities imported from each country; cumulative totals for current and preceding year.
..... \$1.00 a copy, \$4.00 a year

Imports — Monthly. 180 pp.

Detailed figures for imports, showing countries from which each commodity was imported; monthly figures and cumulative totals from beginning of calendar year \$.75 a copy, \$7.50 a year

Trade of Canada, Volume II: Exports — Bilingual. 425 pp.

Detailed statistics of exports of domestic produce and re-export of foreign produce of each commodity by country for the last three calendar years.
..... \$3.00

Trade of Canada, Volume III: Imports — Bilingual. 400 pp.

Detailed statistics of imports of each commodity by country for the last three calendar years: separate figures for free imports, dutiable imports and duty collected in the last year \$3.00

Employment and Payrolls — Monthly. 30 pp.

Industry and area data on industrial employment, payrolls, and average weekly wages and salaries \$.30 a copy, \$3.00 a year

Man-Hours and Hourly Earnings with Average Weekly Wages — Monthly. 20 pp.

Industry and area averages of hours worked per week, hourly earnings and weekly wages \$.30 a copy, \$3.00 a year

Earnings and Hours of Work in Manufacturing — 50 pp.

An analysis of the earnings and hours of men and women wage-earners and salaried employees in one week in the autumn \$.75

City Family Expenditure 1957 — 88 pp.

Report of the 1957 family expenditure surveys in eight metropolitan areas \$1.00

Incomes, Liquid Assets and Indebtedness of Non-Farm Families in Canada, 1958 — 80 pp.

Contains estimates of the distribution of family incomes for the year 1958 by size of income major source, age, sex, and tenure \$1.00

Coarse Grains — Quarterly. 32 pp.

Production, marketing and exports of feed grains and oil-seed crops. \$.50 a copy, \$2.00 a year

Grain Trade of Canada — 114 pp.

Complete summary of acreage, production of grains, marketing, inspections, receipts and shipments, movement within Canada, exports, and flour-milling statistics \$1.50

Greenhouse Industry — Bilingual. 18 pp.

Number of establishments, area under glass, value of sales by types of crops; Canada and the provinces \$.50

Shipments of Fruit and Ornamental Nursery Stock — 32 pp.

Acreages and shipments of fruit and ornamental nursery stock, Canada and the provinces \$.50

Fluid Milk Sales — Monthly. 4 pp.

Sales of milk and cream and chocolate drink by regions and in leading urban markets, with percentage changes and other analyses. \$.10 a copy, \$1.00 a year

Passenger Bus Statistics — Intercity and Rural — Bilingual. Monthly. 4 pp.

Number of intercity and rural companies, number of passengers carried, vehicle miles run, fuel consumed, revenue by provinces. \$.10 a copy, \$1.00 a year

Road and Street Mileage and Expenditure — 12 pp.

Road and street mileages, construction, maintenance and administration expenditures on highways, bridges, ferries, and urban streets, by provinces \$.50

Motor Transport Traffic Statistics: National Estimates — 30 pp. \$.75

Series of separate publications for Atlantic Provinces, Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia. Each \$.50

List of Canadian Hospitals and Related Health Facilities — 50 pp.

List of hospitals operating during the year in each province by category of hospital, type of service, ownership, and capacity \$.75

Hospital Statistics, Volume I: General Information — Bilingual. 120 pp.

Public hospitals, number, bed capacity, special services, educational facilities, personnel, hours of work, and movement of patients \$1.50

1961 Census of Canada

Publications of the 1961 Census, which include statistics on population, agriculture, housing and merchandising, are too numerous to list here. A special brochure on the complete program of 1961 Census reports may be obtained on request.

APPENDIX 1.

SMALL BUSINESSES LOANS ACT

The purpose of the Small Businesses Loans Act is to enable small businesses to improve or extend their premises and equipment by means of medium-term, Government-guaranteed loans from the chartered banks.

Applications for these loans may be made to any branch of a Canadian chartered bank. The decision for granting a loan falls within the sole discretion of the bank.

For the purposes of the Act, a small business is defined as a business enterprise whose estimated gross revenue does not exceed \$250,000 for the fiscal period in which the loan application is made. The enterprises which may borrow under the Act are those which are carrying on business in Canada for profit and whose main activity is manufacturing, wholesale or retail trade, or the provision of services. The traditional professions are excluded but services to business management, such as consultant services, are included.

The maximum loan available under this Act is \$25,000, although the individual proprietor may have more than one loan, provided that the total amount outstanding on all his business improvement loans does not exceed \$25,000. The loan is repayable at a rate of interest not exceeding 5½ per cent per annum, simple interest.

Loans made under the Small Businesses Loans Act must be for the purpose of financing the purchase, installation, renovation, improvement or modernization of fixed or movable equipment or for the improvement of premises. Loans for use as working capital are not made under the Act.

The bank making the loan must take security on the equipment or real or immovable property to be purchased with the loan, as well as a promissory note for the full amount of the loan. The terms of repayment are entirely at the discretion of the bank up to the maximum term of ten years.

APPENDIX 2.

TRADE COMMISSIONER SERVICE — OFFICES ABROAD

**No resident Trade Commissioner. Trade enquiries may be directed to the officer listed.*

Argentina, territory also includes: Paraguay.

Commercial Secretary, Canadian Embassy, Bartolome Mitre 478, Buenos Aires. Mail: (City Address). Cable: CANADIAN. Phone 33-8237.

Australia, territory includes: Capital Territory New South Wales.

Northern Territory Queensland, Dependencies.

Commercial Counsellor for Canada, 21st Floor, A.M.P. Building, Sydney Cove, Sydney. Mail: P.O. Box 3952 G.P.O. Cable: CANADIAN. Phone: 28-5696.

Australia, territory includes: Victoria, South Australia, Western Australia.

Tasmania.

Commercial Counsellor for Canada, Mobile Centre, 2 City Road, South Melbourne. Mail: (City Address). Cable: CANADIAN. Phone: 61-3473.

Australia

Commercial Counsellor, Office of the High Commissioner for Canada, State Circle, Canberra. Mail: (City Address). Cable: DOMCAN. Phone: U-1304. Telex: CBA C217 (DOMCAN CBA).

Austria, territory also includes: Albania, Bulgaria, Czechoslovakia, Hungary, Rumania, Yugoslavia.

Commercial Counsellor for Canada, Opernringhof, Opernring 1, Vienna 1. Mail: (City Address). Cable: CANADIAN. Phone: 57-25-97. Telex: 1-3380.

Belgium, territory also includes: Luxembourg, European Economic Community, European Atomic Energy Community, European Coal and Steel Community. Commercial Counsellor, Canadian Embassy, 35 rue de la Science, Brussels 4. Mail: (City Address). Cable: CANADIAN. Phone: 13.38.50. Telex: 0-2613 (DOMCAN BRU).

Brazil

Commercial Counsellor, Canadian Embassy, Edificio Metropole, Av. Presidente Wilson 165, Rio de Janeiro. Mail: Caixa Postal 2164. Cable: CANADIAN. Phone: 42-4140. Telex: Rio 175 (DOMINION RIO).

Brazil

Consul and Trade Commissioner, Canadian Consulate, Edificio Alois, Rua 7 de Abril 252, Sao Paulo. Mail: Caixa Postal 6034. Cable: CANADIAN. Phone: 36-6301.

Britain

Minister (Commercial), Office of the High Commissioner for Canada, One Grosvenor Square, London, W.1. Mail: (City Address). Cable: SLEIGHING, London, W.1. Phone: MAYfair 9492. Telex: 2-2526, or 2-8240 (DOMINION LDN).

Britain, territory includes: Midlands, North England.

Canadian Government Trade Commissioner, Martins Bank Building, Water Street, Liverpool. Mail: (City Address). Cable: CANADIAN. Phone: MARitime 2177.

Britain, territory includes: Scotland.

Canadian Government Trade Commissioner, Cornhill House, 144 West George St., Glasgow C.2. Mail: (City Address). Cable: CANTRACOM. Phone: DOUglas 6751.

Britain, territory includes: Northern Ireland.

Canadian Government Trade Commissioner, 36 Victoria Square, Belfast. Mail: (City Address). Phone: 21867.

Ceylon

Commercial Secretary, Office of the High Commissioner for Canada, 6 Gregory's Road, Cinnamon Gardens, Colombo. Mail: P.O. Box 1006. Cable: CANADIAN. Phone: 91341.

Chile

Commercial Secretary, Canadian Embassy, 5th Floor, Augustinas 1225, Santiago. Mail: Casilla 771. Cable: CANADIAN. Phone: 64189.

Colombia, territory also includes: Ecuador.

Commercial Secretary and Consul, Canadian Embassy, Edificio Banco de Los Andes, Carrera 10, No. 16-92, Bogota. Airmail: Apartado Aereo 8582. Surface Mail: Apartado 1618. Cable: CANADIAN. Phone: 43-00-65.

***Congo**, territory also includes: Angola, Central African Republic, Chad, Congo (Community), Gabon.

Consul General, Canadian Consulate General, C.C.C.I. Building, Boulevard Albert 1er, Leopoldville 1. Mail: Boîte Postale 8341. Cable: CANADIAN. Phone: 2706. Telex: Leo 68 (DOMCAN LEO).

Cuba

Commercial Counsellor, Canadian Embassy, Edificio Ingenieros Civiles, Calle 17 y 0, Vedado, Havana. Mail: Gaveta 6125. Cable: CANADIAN. Phone 32-3526.

Denmark, territory also includes: Greenland, Poland.

Commercial Counsellor, Canadian Embassy, Prinsesse Maries Allé 2, Copenhagen V. Mail: (City Address). Cable: CANADIAN. Phone: Hilda 3306.

Dominican Republic, territory also includes: Puerto Rico.

Commercial Counsellor, Canadian Embassy, Edificio Copello 408, Calle El Conde, Santo Domingo. Mail: Apartado 1393. Cable: CANADIAN. Phone: 2-8138.

France, territory also includes: Algeria, Cameroon Republic, Dahomey, Guinea, Ivory Coast, Mali Republic, Mauretania, Morocco, Niger, Senegal, Togoland, Upper Volta.

Commercial Counsellor, Canadian Embassy, 35 Avenue Montaigne, Paris 8^e. Mail: (City Address). Cable: CANADIAN. Phone: Balzac 99-55. Telex: 2-0600 (DOMCAN PARIS).

Germany, territory includes: Federal Republic.

Commercial Counsellor, Canadian Embassy, 22 Zitelmannstrasse, Bonn.
Mail: (City Address). Cable: CANADIAN. Phone: 21971. Telex: 886421 or 886422 (DOMCAN BONN).

Germany

Consul, Canadian Consulate, Bismarkstrasse 95, Dusseldorf. Mail: P.O. Box 2102. Cable: CANADIAN.

Germany

Consul General, Canadian Consulate General, 69 Ferdinandstrasse, Hamburg. Mail: (City Address). Cable: CANADIAN. Phone: 326149.

Ghana, territory also includes: Gambia, Liberia, Sierra Leone.

Commercial Secretary, Office of the High Commissioner for Canada, E 115/3 Independence Ave., Accra. Mail: P.O. Box 1639. Cable: CANADIAN. Phone: 4824.

Greece, territory also includes: Cyprus, Turkey.

Commercial Counsellor, Canadian Embassy, 31 Vassilissis Sophias Ave., Athens. Mail: (City Address). Cable: CANADIAN. Phone: 74044.

Guatemala, territory also includes: Costa Rica, El Salvador, Honduras, Nicaragua, Panama and Canal Zone.

Commercial Secretary, Canadian Embassy, 5a Avenida 11-70, Zone 1, Guatemala City, C.A. Airmail: P.O. Box 400. Surface Mail: P.O. Box 444. Cable: CANADIAN. Phone 28448.

***Haiti**

Chargé d'Affaires, a.i. and Consul, Canadian Embassy, Route du Canapé Vert, St. Louis de Turgeau, Port au Prince. Mail: P.O. Box 826.

Hong Kong, territory also includes: Cambodia, Communist China, Laos, Vietnam, Macao.

Canadian Government Trade Commissioner, Hong Kong and Shanghai, Banking Corporation Bldg., Hong Kong. Mail: P.O. Box 126. Cable: CANADIAN. Phone: 27743.

India, (except States of Gujerat and Maharashtra), territory includes: Bhutan, Nepal, Sikkim.

Commercial Counsellor, Office of the High Commissioner for Canada, 13 Golf Links Area, New Delhi 1. Mail: P.O. Box 11. Cable: CANADIAN. Phone: 74261.

India, territory includes: States of Gujerat and Maharashtra.

Canadian Government Trade Commissioner, Gresham Assurance House, Mint Road, Bombay. Mail: P.O. Box 886. Cable: CANADIAN. Phone: 255154.

Indonesia

Commercial Division, Canadian Embassy, Djl. Budi Kemuliaan No. 6, Djakarta. Mail: (City Address). Cable: CANADIAN. Phone: Gambir 1313.

Iran

Commercial Counsellor, Canadian Embassy, Bezrouke Building, Corner of Takht Jamshid Avenue & Forsat Street, Tehran. Mail: P.O. Box 1610. Cable: CANTRACOM. Phone: 4-9291.

Ireland

Commercial Secretary for Canada, 66 Upper O'Connell St., Dublin. Mail: (City Address). Cable: CANADIAN. Phone: 44251.

Israel

Commercial Secretary for Canada, 35 Carlebach Street, Tel Aviv. Mail: (City Address). Cable: CANADIAN. Phone: 221203/221204.

Italy, territory also includes: Libya, Malta.

Commercial Counsellor, Canadian Embassy, Via G. B. DeRossi 27, Rome. Mail: (City Address). Cable: CANADIAN. Phone: 864-327. Telex: RMO 86 (RMO 86 DOMCAN or RMO 56 DOMCAN).

Japan, territory also includes: Korea, Okinawa.

Commercial Counsellor, Canadian Embassy, Tokyo. Mail: Canadian Embassy. Cable: CANADIAN. Phone: 408-2101/8. Telex: TK2218 (DOMCAN TK 2218).

Lebanon, territory also includes: Iraq, Jordan, Persian Gulf area, Syria.

Commercial Counsellor, Canadian Embassy, Alpha Building, Rue Clemenceau, Beirut. Mail: Boîte Postale 2300. Cable: CANADIAN. Phone: 50955.

Mexico

Commercial Counsellor, Canadian Embassy, Melchor Ocampo 463, 7th Floor, Mexico 5, D.F. Mail: Apartado 25364. Cable: CANADIAN. Phone: 25-15-60.

Netherlands

Commercial Counsellor, Canadian Embassy, Sophialaan 5-7, The Hague. Mail: (City Address). Cable: CANADIAN. Phone: 61-41-11. Telex: 31270 (DOMCAN HAGUE).

New Zealand, territory also includes: Fiji, Samoa, Tahiti, Tonga.

Commercial Counsellor, Office of the High Commissioner for Canada, Government Life Insurance Bldg., Wellington. Mail: P.O. Box 1660. Cable: CANADIAN. Phone: 70-644. Telex: WGN 9 (DOMCAN WGN).

Nigeria

Commercial Counsellor, Office of the High Commissioner for Canada, Barclays Bank Building, 4th Floor, 40 Marina Road, Lagos. Mail: P.O. Box 851. Cable: CANADIAN. Phone: 25262.

Norway, territory also includes: Iceland.

Commercial Counsellor, Canadian Embassy, Fridtjof Nansens Plass 5, Oslo. Mail: P.O. Box 1379-Vika. Cable: CANADIAN. Phone: 33-30-80.

Pakistan, territory also includes: Afghanistan.

Commercial Secretary, Office of the High Commissioner for Canada, Hotel Metropole, Victoria Rd., Karachi. Mail: P.O. Box 3703. Cable: CANADIAN. Phone: 50322. Telex: KRC 10.

Peru, territory also includes: Bolivia.

Commercial Secretary, Canadian Embassy, Edificio Boza, Carabaya 831, Plaza San Martin, Lima. Mail: Casilla 1212. Cable: CANADIAN. Phone: 72760.

Philippines, territory includes: Republic of China (Taiwan).

Consul General and Trade Commissioner, Canadian Consulate General, L & S Building, 3rd Floor, 1414 Dewey Boulevard, Manila. Mail: P.O. Box 1825. Cable: CANADIAN. Phone: 5-85-97.

Portugal, territory also includes: Azores, Cape Verde Islands, Madeira, Portuguese Guinea.

Commercial Counsellor, Canadian Embassy, Rua Marques de Fronteira, No. 8-4°D°, Lisbon. Mail: (City Address). Cable: CANADIAN. Phone: 53117.

Rhodesia and Nyasaland, territory also includes: Kenya, Seychelles Is., Tanganyika, Uganda, Zanzibar.

Canadian Government Trade Commissioner, 8th Floor, Grindlays Bank Chambers, Baker Avenue, Salisbury. Mail: P.O. Box 2133. Cable: CANTRACOM. Phone: 26571.

Singapore, territory also includes: Brunei, Burma, Federation of Malaya, North Borneo, Sarawak, Thailand.

Canadian Government Trade Commissioner, Rooms 4, 5, and 6, American International Building, Robinson Road and Telegraph St., Singapore. Mail: P.O. Box 845. Cable: CANADIAN. Phone: 74260.

South Africa, territory includes: Natal, Orange Free State, Transvaal, Malagasy, Mauritius, Mozambique, Reunion.

Canadian Government Trade Commissioner, Mobil House, 17th Floor, Corner Rissik and DeVilliers Streets, Johannesburg. Mail: P.O. Box 715. Cable: CANADIAN. Phone: 33-2628.

South Africa, territory includes: Cape Province, St. Helena, South West Africa. Canadian Government Trade Commissioner, 602 Norwich House, The Foreshore, Cape Town. Mail: P.O. Box 683. Cable: CANTRACOM. Phone: 2-5134/5.

Spain, territory also includes: Balearic Islands, Canary Islands, Gibraltar, Rio Muni, Rio de Oro.

Commercial Counsellor, Canadian Embassy, Edificio España, Avenida de Jose Antonio 88, Madrid. Mail: Apartado 117. Cable: CANADIAN. Phone: 47-54-00.

Sweden, territory also includes: Finland.

Commercial Counsellor, Canadian Embassy, Strandvagen, 7-C, Stockholm. Mail: P.O. Box 14042. Cable: CANADIAN. Phone: 67-92-15.

Switzerland, territory also includes: Tunisia.

Commercial Counsellor, Canadian Embassy, Kirchenfeldstrasse 88, Berne. Mail: (City Address). Cable: CANADIAN. Phone: 44-63-81. Telex. 2-2386 (DOMCAN GENEVE).

Union of Soviet Socialist Republics

Commercial Counsellor, Canadian Embassy, 23 Starokonyushenny Pereulok, Moscow. Mail: (City Address). Cable: CANADIAN. Phone: 415142.

United Arab Republic, territory also includes: Aden, Sudan, Ethiopia, Saudi Arabia, Yemen.

Commercial Counsellor, Canadian Embassy, 6 Sharia Rouston Pasha, Garden City, Cairo. Mail: Kasr el Doubara Post Office. Cable: CANADIAN. Phone: 23110.

United States

Minister-Counsellor (Economic), Canadian Embassy, 1746 Massachusetts Ave., N.W., Washington 6, D.C. Mail: (City Address). Cable: CANADIAN. Phone: DEcatur 2-1011.

United States, territory includes: Connecticut, New Jersey, New York and also Bermuda.

Deputy Consul General (Commercial), Canadian Consulate General, 680 Fifth Ave., New York City 19. Mail: (City Address). Cable: CANTRACOM. Phone: JUdson 6-2400.

United States, territory includes: Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.

Consul and Trade Commissioner, Canadian Consulate General, 607 Boylston Street, Boston 16. Mail: (City Address). Phone: COngress 2-1245.

United States, territory includes: Illinois, North Dakota, South Dakota, Minnesota, Wisconsin, Indiana, Iowa, Kansas, Kentucky, Missouri, Nebraska.

Consul and Trade Commissioner, Canadian Consulate General, 111 North Wabash Avenue, Chicago. Mail: (City Address). Cable: CANADIAN. Phone: RAndolph 6-6033.

United States, territory includes: Michigan, Ohio.

Consul and Trade Commissioner, Canadian Consulate, 1139 Penobscot Building, Detroit 26. Mail: (City Address). Phone: WOodward 5-2811.

United States, territory includes: the ten southern counties of California, Clark County in Nevada, Arizona, New Mexico.

Consul and Trade Commissioner, Canadian Consulate General, 510 West Sixth Street, Los Angeles 14. Mail: (City Address). Phone: MAdison 2-2233.

United States, territory includes: Louisiana, Texas, Oklahoma, Arkansas, Mississippi, Tennessee, Alabama, North Carolina, South Carolina, Georgia, Florida.

Consul and Trade Commissioner, Canadian Consulate General, 215-217 International Trade Mart, New Orleans 12. Mail: (City Address). Cable: CANADIAN. Phone: JAcson 5-2136.

United States, territory includes: Delaware, Maryland, Pennsylvania, Virginia, West Virginia.

Consul and Trade Commissioner, Canadian Consulate, 3 Penn Center Plaza, Philadelphia 2. Mail: (City Address). Cable: CANADIAN. Phone: LOcust 35838.

*United States, territory includes: California (except the ten southern counties), Wyoming, Nevada (except Clark County), Utah, Colorado, Hawaii. Consul General, Canadian Consulate General, 3rd Floor, Kohl Building, 400 Montgomery Street, San Francisco 4. Mail: (City Address). Phone: SUTter 1-3039.

*United States, territory includes: Oregon, Idaho, Washington, Montana, Alaska. Consul General, Canadian Consulate General, The Tower Building, Seventh Avenue at Olive Way, Seattle 1, Washington. Mail: (City Address). Phone: MUTual 2-3515.

Uruguay, territory also includes: Falkland Islands

Commercial Division, Canadian Embassy, No. 1409 Avenida Agraciada, Piso 7°, Montevideo. Mail: Casilla Postal 852. Cable: CANADIAN. Phone: 96096.

Venezuela, territory also includes: Netherlands Antilles.

Commercial Counsellor, Canadian Embassy, Avenida La Estancia No. 10, Ciudad Comercial Tamanaco, Caracas. Mail: Apartado 11452-Este. Cable: CANADIAN. Phone: 32.40.41.44.

West Indies, territory includes: Barbados, Trinidad and Tobago, Windward and Leeward Islands, also: British Guiana, French Guiana, Surinam, Guadeloupe, Martinique.

Commercial Counsellor, Office of the Commissioner for Canada, Colonial Building, 72 South Quay, Port-of-Pain. Mail: P.O. Box 125. Cable: CANADIAN. Phone: 34787.

West Indies, territory includes: Jamaica, Bahamas, British Honduras.

Canadian Government Trade Commissioner, Barclays Bank Building, King Street, Kingston. Mail: P.O. Box 225. Cable: CANADIAN. Phone: 26948.

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